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Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)

	Release date in September—December 2013 (the period (or date) to which data to be released relate is shown in parentheses)			
	September	October	November	December
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	30.09.2013 (08.2013)	31.10.2013 (09.2013)	29.11.2013 (10.2013)	31.12.2013 (11.2013)
2. Analytical accounts of the central bank, end of period ¹	13.09.2013 (08.2013)	14.10.2013 (09.2013)	14.11.2013 (10.2013)	13.12.2013 (11.2013)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Financial soundness indicators	30.09.2013 (Q2. 2013)			31.12.2013 (Q3. 2013)
7. Stock market: Share Price Index	10.09.2013 (08.2013)	10.10.2013 (09.2013)	12.11.2013 (10.2013)	10.12.2013 (11.2013)
External sector				
8. Balance of Payments, for the reporting quarter, year ²	30.09.2013 (Q2. 2013)			31.12.2013 (Q3. 2013)
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	6.09.2013 (08.2013)	7.10.2013 (09.2013)	7.11.2013 (10.2013)	6.12.2013 (11.2013)
11. Template on international reserves and foreign currency liquidity, end of period	20.09.2013 (08.2013)	18.10.2013 (09.2013)	20.11.2013 (10.2013)	20.12.2013 (11.2013)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	11.09.2013 (07.2013)	11.10.2013 (08.2013)	11.11.2013 (09.2013)	12.12.2013 (10.2013)
13. International investment position, for the reporting year	30.06.2014 (2013)			
14. External Debt of the Russian Federation	30.09.2013 (Q2. 2013)			31.12.2013 (Q3. 2013)
15. Exchange Rates	every working day			

¹ Preliminary data publication date.

² Advance estimates of quarterly balance of payments' data are usually disseminated on the second business day following the end of the reporting period.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia Internet website — section IMF Special data dissemination standard (SDDS).

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8. Summary Methodology

The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

The Bulletin of Banking Statistics on the Internet is available on the Bank of Russia Internet website <http://www.cbr.ru>.

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2011	55,799.6	104.3
2012	62,599.1	103.4
2012		
Q1	13,801.8	104.8
Q2	15,013.4	104.3
Q3	16,349.5	103.0
Q4	17,434.3	102.1
2013		
Q1	14,987.7	101.6
Production and Services Index of the key types of economic activity as % of previous year's relevant period		
Consumer price index as % of previous December		
2011	105.4	108.4 ³
2012	103.3	105.1 ³
2012		
Q1	105.3	101.5 ³
Q2	104.1	101.7 ³
Q3	102.4	101.9 ³
Q4	101.7	101.4 ³
July	104.0	104.5
August	102.6	104.6
September	100.7	105.2
October	101.7	105.6
November	101.5	106.0
December	102.0	106.6
2013		
Q1	100.6	101.9 ³
Q2	100.2	101.6 ³
January	100.7	101.0
February	99.1	101.5
March	102.0	101.9
April	101.9	102.4
May	99.6	103.1
June	99.1	103.5
July	100.1	104.4

¹ Data source: the Federal State Statistics Service.

² Quarterly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	2	3	4	5	6	7	8	9	10	
2011	20,855.4	19,994.6	860.7	11,367.7	10,925.6	442.0	5,819.6	5,387.0	432.6	
2012	23,088.7	22,825.8	262.9	12,853.7	12,890.7	-37.1	7,142.8	6,569.7	573.1	
2012										
Q1	5,103.5	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0	
Q2	5,998.0	5,377.6	620.3	3,234.1	2,893.2	340.9	1,827.4	1,672.6	154.7	
Q3	5,583.7	5,138.6	445.2	3,185.0	2,784.5	400.5	1,797.9	1,614.0	183.9	
Q4	6,403.5	7,726.0	-1,322.5	3,468.3	4,176.5	-708.3	1,841.3	1,874.8	-33.5	
January—June	11,101.5	9,961.2	1,140.2	6,200.4	5,929.7	270.7	3,503.6	3,080.9	422.7	
January—July	13,166.6	11,764.6	1,402.0	7,245.9	6,960.8	285.1	4,163.8	3,604.6	559.3	
January—August	15,024.0	13,430.8	1,593.2	8,352.1	7,819.7	532.3	4,741.2	4,138.6	602.6	
January—September	16,685.2	15,099.8	1,585.4	9,385.4	8,714.2	671.2	5,301.5	4,694.9	606.6	
January—October	18,812.0	17,033.9	1,778.1	10,453.2	9,729.4	723.9	5,860.5	5,226.4	634.1	
January—November	20,547.4	18,812.8	1,734.6	11,404.8	10,611.1	793.7	6,444.0	5,775.2	668.8	
January—December	23,088.7	22,825.8	262.9	12,853.7	12,890.7	-37.1	7,142.8	6,569.7	573.1	
2013										
Q1	5,401.6	5,110.7	290.9	3,105.6	3,167.8	-62.2	1,764.4	1,666.4	98.1	
Q2	5,969.1	5,724.7	244.4	3,152.1	2,722.0	430.1	1,843.0	1,823.5	19.4	
January	1,591.7	1,303.3	288.4	1,093.1	1,108.7	-15.6	569.5	383.4	186.1	
January—February	3,206.6	3,110.9	95.7	1,981.3	2,150.3	-169.0	1,193.8	953.1	240.7	
January—March	5,401.6	5,110.7	290.9	3,105.6	3,167.8	-62.2	1,764.4	1,666.4	98.1	
January—April	7,707.7	7,311.6	396.1	4,224.4	4,230.8	-6.4	2,390.7	2,359.2	31.5	
January—May	9,441.5	8,871.4	570.1	5,115.5	4,924.2	191.3	2,930.3	2,860.1	70.1	
January—June	11,370.7	10,835.4	535.3	6,257.7	5,889.8	367.9	3,607.4	3,489.9	117.5	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	11	12	13	14	15	16
2011	7,644.2	7,679.1	-34.9	904.6	883.7	20.9
2012	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
2012						
Q1	1,736.0	1,449.2	286.8	239.2	203.9	35.3
Q2	2,163.6	2,047.4	116.2	268.5	257.5	11.0
Q3	1,788.9	1,940.7	-151.7	249.0	238.9	10.1
Q4	2,375.8	2,905.4	-529.8	285.5	336.5	-51.0
January—June	3,899.6	3,496.6	403.0	507.7	461.4	46.3
January—July	4,678.0	4,175.9	502.1	588.5	533.0	55.5
January—August	5,213.1	4,817.8	395.3	676.0	613.0	63.1
January—September	5,688.5	5,437.3	251.3	756.7	700.3	56.4
January—October	6,568.9	6,198.5	370.4	840.4	790.6	49.8
January—November	7,150.7	6,914.3	236.5	925.7	889.3	36.4
January—December	8,064.3	8,342.7	-278.5	1,042.2	1,036.8	5.4
2013						
Q1	1,736.9	1,543.0	193.9	312.4	251.2	61.2
Q2	1,961.6	2,150.2	-188.7	294.5	311.0	-16.5
January	439.8	357.3	82.5	96.5	61.1	35.4
January—February	907.4	923.7	-16.2	193.6	153.3	40.3
January—March	1,736.9	1,543.0	193.9	312.4	251.2	61.2
January—April	2,663.1	2,346.0	317.2	411.7	357.8	53.9
January—May	3,219.0	2,956.3	262.7	509.1	463.1	46.0
January—June	3,698.5	3,693.2	5.2	606.9	562.2	44.7

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus / "+" deficit), total	Including:					of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances			
						Reserve Fund balances	National Wealth Fund balances		
1	2	3	4	5	6	7	8		
2011	-442.0	-336.9	1,079.7	4.3	-1,639.7	-82.7	-51.2		
2012	37.1	19.0	511.4	5.5	-401.8	-1,074.2	92.4		
2012									
Q1	70.2	166.1	114.0	3.5	-64.4	-1,015.1	151.7		
Q2	-340.9	-539.7	131.2	0.3	-1,054.8	-158.8	-163.8		
Q3	-400.5	-374.6	32.5	6.1	-256.7	85.3	89.9		
Q4	708.3	767.2	233.7	-4.4	974.1	14.4	14.6		
January—June	-270.7	-373.6	245.2	3.8	-1,119.2	-1,173.9	-12.1		
January—July	-285.1	599.4	172.5	4.4	-992.3	-1,115.6	51.5		
January—August	-532.3	-639.5	255.6	4.5	-1,346.2	-1,141.6	22.6		
January—September	-671.2	-748.2	277.7	9.9	-1,375.9	-1,088.6	77.8		
January—October	-723.9	-799.3	378.9	10.2	-1,638.9	-1,122.6	41.6		
January—November	-793.7	-852.9	424.8	11.2	-1,757.8	-1,095.4	70.7		
January—December	37.1	19.0	511.4	5.5	-401.8	-1,074.2	92.4		
2013									
Q1	62.2	85.9	-179.4	0.0	-169.2	-723.0	-1.7		
Q2	-430.1	-416.5	172.6	2.7	-829.4	-162.2	-121.3		
January	15.6	14.2	-78.1	0.0	-251.1	-703.8	9.8		
January—February	169.0	167.3	-131.9	0.0	-88.7	-707.2	9.6		
January—March	62.2	85.9	-179.4	0.0	-169.2	-723.0	-1.7		
January—April	6.4	30.9	-55.1	0.0	-464.4	-767.3	-31.6		
January—May	-191.3	-152.4	-16.7	0.0	-669.5	-780.2	-41.1		
January—June	-367.9	-330.6	-6.8	2.7	-998.6	-885.2	-123.0		

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2011	-105.2	-66.7	-30.9	
2012	18.1	163.6	-26.3	
2012				
Q1	-96.0	-18.6	-7.7	
Q2	198.9	202.0	-6.8	
Q3	-25.9	-19.8	-7.7	
Q4	-58.9	0.0	-4.1	
January—June	102.9	183.4	-14.5	
January—July	107.9	183.4	-16.8	
January—August	107.2	183.4	-17.6	
January—September	77.0	163.6	-22.2	
January—October	75.5	163.6	-23.7	
January—November	59.2	163.6	-24.9	
January—December	18.1	163.6	-26.3	
2013				
Q1	-23.7	-19.8	-5.9	
Q2	-13.5	0.0	-5.9	
January	1.4	-	-0.7	
January—February	1.7	0.0	-1.0	
January—March	-23.7	-19.8	-5.9	
January—April	-24.5	-19.8	-7.3	
January—May	-38.9	-19.8	-9.1	
January—June	-37.2	-19.8	-11.8	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

**The Russian Federation Balance of Payments
(Based on BPM6)
Current Account**

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government	Secondary income receivable	Total current account receipts (8+9+10+12)	
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other								total (4+5+6)
						1	2								3	4	5	6	7
2005	148,915	91,109	240,024	9,125	5,870	13,851	28,845	268,869	1,807	15,674	1,650	3,884	290,234	
2006	190,761	106,721	297,481	10,119	7,628	17,972	35,719	333,200	1,899	27,871	1,407	5,318	368,289	
2007	218,568	127,963	346,530	11,870	9,447	22,543	43,860	390,391	2,613	42,971	1,383	6,220	442,195	
2008	310,139	156,159	466,298	15,040	11,842	30,254	57,136	523,434	3,792	58,028	1,241	7,345	592,599	
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	6,369	382,720	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	7,258	487,155	
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	13,768	629,903	
2012	346,807	181,198	528,005	19,161	10,759	32,421	62,340	590,345	3,884	43,197	1,140	16,527	653,953	
Q1, 2010	61,946	28,117	90,062	2,964	1,606	5,899	10,469	100,532	812	8,656	617	1,087	111,087	
Q2, 2010	61,796	33,556	95,352	3,759	2,274	6,356	12,389	107,741	957	8,565	159	2,142	119,405	
Q3, 2010	59,064	36,593	95,657	4,002	2,949	6,116	13,066	108,724	918	8,888	128	1,633	120,163	
Q4, 2010	71,204	40,398	111,602	4,146	2,001	7,087	13,234	124,837	932	8,336	103	2,395	136,500	
Q1, 2011	76,877	34,798	111,675	3,479	2,006	6,119	11,604	123,279	912	11,765	657	2,162	138,117	
Q2, 2011	88,036	45,462	133,498	4,641	2,961	7,391	14,992	148,491	1,023	8,961	180	4,215	162,689	
Q3, 2011	82,547	45,767	128,313	4,738	3,619	7,911	16,269	144,582	928	9,479	135	3,476	158,465	
Q4, 2011	94,353	47,569	141,922	4,492	2,741	7,940	15,174	157,096	1,009	8,611	95	3,915	170,632	
Q1, 2012	90,189	41,015	131,204	4,012	2,140	6,973	13,126	144,330	945	12,928	642	3,376	161,579	
Q2, 2012	85,323	45,911	131,235	5,189	2,633	7,912	15,734	146,969	991	8,612	177	5,031	161,602	
Q3, 2012	81,257	44,244	125,500	4,988	3,320	8,041	16,348	141,848	936	12,828	191	3,691	159,304	
Q4, 2012	90,038	50,028	140,066	4,972	2,666	9,494	17,132	157,198	1,013	8,828	130	4,429	171,468	
Q1, 2013	85,589	39,856	125,445	4,533	2,531	8,041	15,106	140,551	996	11,866	498	3,673	157,086	

Table 1.4 (cont.)

Current Account

(millions of US dollars)

	Import of goods (FOB)		Import of services				Import of goods and services (14+18)	Compensation of employees payable	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19						
2005	123,839	5,032	16,972	18,467	40,471	164,310	2,940	33,067	4,883	5,528	205,846	
2006	163,187	6,511	17,484	22,278	46,273	209,460	6,067	52,507	3,832	7,939	275,973	
2007	223,084	9,235	20,424	30,918	60,578	283,661	9,931	64,482	2,494	11,928	370,002	
2008	288,673	12,831	23,169	41,555	77,555	366,228	18,149	90,153	2,036	14,133	488,664	
2009	183,924	9,344	21,019	33,034	63,397	247,321	12,193	60,946	1,816	11,876	332,336	
2010	245,680	11,901	26,693	36,685	75,279	320,958	12,131	73,037	2,069	13,576	419,703	
2011	318,555	15,415	32,902	43,178	91,495	410,050	13,393	89,694	2,149	19,493	532,630	
2012	335,709	16,443	42,798	49,586	108,827	444,536	15,715	99,679	2,455	22,592	582,521	
Q1, 2010	44,817	2,114	4,551	7,652	14,316	59,133	2,393	14,359	486	2,400	78,286	
Q2, 2010	57,283	2,865	6,390	8,418	17,672	74,955	2,964	20,663	497	2,904	101,487	
Q3, 2010	67,625	3,266	9,425	9,374	22,065	89,691	3,576	18,253	530	3,808	115,327	
Q4, 2010	75,954	3,656	6,328	11,241	21,225	97,179	3,198	19,762	556	4,464	124,603	
Q1, 2011	64,693	2,896	5,554	8,788	17,238	81,931	2,734	19,818	487	3,835	108,318	
Q2, 2011	82,327	4,052	8,034	10,410	22,496	104,823	3,508	26,692	537	4,762	139,785	
Q3, 2011	83,123	4,282	11,593	11,334	27,209	110,332	3,717	21,399	544	5,584	141,032	
Q4, 2011	88,412	4,185	7,721	12,647	24,553	112,964	3,434	21,784	581	5,312	143,495	
Q1, 2012	72,205	3,355	7,553	10,522	21,431	93,636	3,133	20,947	536	4,375	122,090	
Q2, 2012	81,888	4,162	10,085	11,671	25,918	107,806	3,621	28,745	605	5,395	145,567	
Q3, 2012	87,010	4,369	14,945	12,407	31,721	118,731	4,181	24,116	617	6,403	153,431	
Q4, 2012	94,606	4,557	10,214	14,986	29,757	124,362	4,781	25,871	696	6,419	161,433	
Q1, 2013	76,774	3,696	9,360	12,695	25,751	102,525	3,807	20,600	885	5,054	131,985	

Table 1.4 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3-14)		Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9-20)	Investment income and rent balance (10-21)	Secondary income balance (12-23)	Current account balance (30+31+32+33)= (13-24)
	25	26	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)						30	31	32	33	34
2005	116,185	4,092	4,092	-11,102	-4,616	-11,625	104,560	-1,133	-17,394	-1,645	84,389
2006	134,294	3,608	3,608	-9,857	-4,306	-10,555	123,740	-4,168	-24,636	-2,621	92,316
2007	123,447	2,634	2,634	-10,977	-8,375	-16,718	106,729	-7,318	-21,511	-5,708	72,193
2008	177,625	2,208	2,208	-11,327	-11,301	-20,420	157,206	-14,357	-32,125	-6,788	103,935
2009	113,231	3,021	3,021	-11,653	-8,969	-17,600	95,630	-8,868	-30,872	-5,507	50,384
2010	146,995	2,971	2,971	-17,863	-11,228	-26,120	120,875	-8,512	-38,593	-6,318	67,452
2011	196,854	1,935	1,935	-21,574	-13,817	-33,456	163,398	-9,522	-50,878	-5,725	97,274
2012	192,296	2,718	2,718	-32,039	-17,166	-46,487	145,810	-11,831	-56,482	-6,065	71,432
Q1, 2010	45,245	850	850	-2,945	-1,753	-3,847	41,398	-1,581	-5,704	-1,313	32,801
Q2, 2010	38,069	894	894	-4,115	-2,062	-5,283	32,786	-2,007	-12,098	-762	17,918
Q3, 2010	28,032	736	736	-6,476	-3,259	-8,999	19,033	-2,658	-9,365	-2,175	4,836
Q4, 2010	35,649	490	490	-4,327	-4,155	-7,991	27,658	-2,265	-11,426	-2,069	11,897
Q1, 2011	46,982	583	583	-3,548	-2,669	-5,634	41,348	-1,823	-8,053	-1,673	29,800
Q2, 2011	51,171	588	588	-5,073	-3,019	-7,504	43,667	-2,485	-17,731	-547	22,904
Q3, 2011	45,190	457	457	-7,974	-3,423	-10,940	34,250	-2,789	-11,920	-2,108	17,433
Q4, 2011	53,511	307	307	-4,979	-4,706	-9,379	44,132	-2,425	-13,173	-1,397	27,137
Q1, 2012	58,999	657	657	-5,413	-3,549	-8,305	50,695	-2,188	-8,019	-999	39,489
Q2, 2012	49,347	1,027	1,027	-7,452	-3,759	-10,184	39,163	-2,630	-20,133	-365	16,035
Q3, 2012	38,490	618	618	-11,626	-4,366	-15,374	23,117	-3,245	-11,288	-2,712	5,872
Q4, 2012	45,460	415	415	-7,548	-5,492	-12,624	32,836	-3,768	-17,043	-1,990	10,035
Q1, 2013	48,671	837	837	-6,829	-4,654	-10,645	38,026	-2,810	-8,734	-1,381	25,101

Table 1.4 (cont.)

**Capital Account (Received) and Financial Account
(Changes in Liabilities: “-” Decrease / “+” Increase)**

(millions of US dollars)

	Capital account, received		General government liabilities							Central bank' liabilities	Banks' liabilities		
	1	2	portfolio investment (3+4)	of which		loans	other	total (2+5+6)	7			8	9
				3	4								
2005	95	-1,914	-285	-1,629	-18,932	-312	-21,157	2,856	19,233				
2006	345	-840	666	-1,506	-23,880	-3,173	-27,893	-7,291	51,083				
2007	144	-3,995	-370	-3,625	-2,883	-754	-7,632	956	70,894				
2008	208	-6,559	-222	-6,336	-1,500	-33	-8,092	1,529	8,130				
2009	391	4,288	1,180	3,108	-1,259	-591	2,438	11,978	-42,145				
2010	143	5,470	1,775	3,695	-1,110	-53	4,307	-2,350	17,593				
2011	166	6,163	7,653	-1,491	-2,133	452	4,481	-324	7,843				
2012	361	16,714	14,299	2,415	-1,024	-50	15,640	3,608	33,278				
Q1, 2010	30	45	868	-822	-287	-10	-252	-2,219	1,854				
Q2, 2010	14	4,975	226	4,749	-669	398	4,704	154	-4,436				
Q3, 2010	71	281	42	240	-336	-3	-57	-199	15,398				
Q4, 2010	28	168	640	-471	182	-438	-87	-86	4,777				
Q1, 2011	17	1,573	2,465	-892	-379	-1	1,193	-119	2,759				
Q2, 2011	59	2,900	2,937	-37	-786	433	2,547	125	6,288				
Q3, 2011	45	-180	584	-764	-269	-17	-467	-278	-2,935				
Q4, 2011	46	1,870	1,667	203	-699	37	1,208	-53	1,731				
Q1, 2012	117	1,820	2,832	-1,011	-333	6	1,494	176	430				
Q2, 2012	21	7,091	1,165	5,926	-237	-32	6,821	532	6,886				
Q3, 2012	93	1,654	2,844	-1,190	-330	6	1,330	950	15,261				
Q4, 2012	130	6,149	7,459	-1,309	-124	-30	5,995	1,950	10,702				
Q1, 2013	62	3,743	4,803	-1,059	-185	65	3,624	4,424	7,504				

Table 1.4 (cont.)

**Capital Account (Paid) and Financial Account
(Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)**

(millions of US dollars)

	Other sectors' liabilities						Total liabilities (7+8+9+14)	Capital account, paid	General government assets		
	direct investment 10	portfolio investment 11	loans 12	other 13	total (10+11+12+13) 14	loans 17			other 18	total (17+18) 19	
2005	13,561	897	40,766	1	55,225	56,157	-12,483	11,939	-457	11,482	
2006	35,184	9,335	16,643	20	61,182	77,081	-54	-994	-358	-1,352	
2007	49,387	5,019	90,561	429	145,396	209,614	-10,784	7,185	-179	7,006	
2008	64,896	-17,053	50,889	179	98,911	100,479	-312	-1,919	-673	-2,592	
2009	29,906	2,680	1,555	186	34,326	6,598	-12,857	9,152	1,178	10,329	
2010	38,004	-4,937	-6,395	-1,294	25,378	44,927	-184	6	-921	-915	
2011	50,003	-6,226	16,068	-897	58,948	70,948	-37	-750	-1,718	-2,468	
2012	42,875	-8,128	6,655	-1,577	39,825	92,350	-5,579	255	95	350	
Q1, 2010	6,763	506	-4,055	-15	3,200	2,582	-15	-451	26	-424	
Q2, 2010	11,434	-296	-2,060	3,213	12,291	12,713	-29	133	-663	-530	
Q3, 2010	6,205	-1,834	-2,954	-1,775	-358	14,783	-139	363	39	402	
Q4, 2010	13,602	-3,314	2,674	-2,717	10,245	14,849	-1	-39	-324	-363	
Q1, 2011	15,364	1,724	-3,261	376	14,203	18,036	-48	-474	-35	-509	
Q2, 2011	10,379	-980	5,349	3,845	18,592	27,552	-58	216	-1,904	-1,688	
Q3, 2011	9,565	-4,130	5,938	-3,646	7,728	4,048	90	151	496	646	
Q4, 2011	14,695	-2,840	8,042	-1,472	18,425	21,312	-21	-643	-275	-918	
Q1, 2012	11,208	-549	-150	-107	10,402	12,501	-4,877	1,820	177	1,997	
Q2, 2012	2,749	-4,421	2,499	5,024	5,851	20,089	-38	169	-1,224	-1,055	
Q3, 2012	14,475	-1,093	-241	-6,023	7,118	24,659	-328	65	1,010	1,076	
Q4, 2012	14,443	-2,065	4,547	-470	16,455	35,101	-336	-1,799	131	-1,668	
Q1, 2013	37,155	-1,817	35,321	-345	70,315	85,866	-85	-239	-336	-575	

Table 1.4 (cont.)

Capital Account (Paid) and Financial Account (Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)

	Other sectors assets (millions of US dollars)										Total assets (19+20+ 21+28)
	Central bank' assets	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (22+23+24+ 25+26+27)		
	20	21	22	23	24	25	26	27	28	29	
2005	-5,306	-13,353	-19,076	-870	-7,711	-27,535	1,893	-1,218	-54,516	-61,693	
2006	7,640	-23,541	-30,615	10,198	-626	-21,302	75	-13,947	-56,217	-73,470	
2007	-467	-25,138	-50,135	15,617	-904	-34,497	-282	-23,707	-93,907	-112,506	
2008	-61	-63,341	-55,971	-24,766	-8,141	-50,635	18	-34,694	-174,189	-240,184	
2009	57	9,978	-43,968	4,647	4,746	-24,559	-1,829	5,854	-55,109	-34,744	
2010	-30	-1,671	-50,858	14,374	-797	-25,904	-887	237	-63,836	-66,452	
2011	-7	-31,767	-70,259	4,013	-3,235	-33,263	-1,652	-4,978	-109,373	-143,615	
2012	-73	-14,769	-43,655	-1,370	-8,754	-38,816	-1,928	-9,321	-103,845	-118,336	
Q1, 2010	-100	-853	-8,993	3,519	-983	-5,381	839	1,351	-9,649	-11,026	
Q2, 2010	-36	11,077	-12,656	6,556	-69	-5,202	-210	-593	-12,174	-1,663	
Q3, 2010	86	-5,373	-11,019	3,259	-50	-7,033	-112	-1,977	-16,931	-21,816	
Q4, 2010	20	-6,522	-18,191	1,040	304	-8,288	-1,404	1,457	-25,082	-31,947	
Q1, 2011	-7	-10,012	-15,340	363	526	-8,334	-666	-506	-23,957	-34,485	
Q2, 2011	2	-7,940	-19,639	1,993	3,030	-9,159	39	-648	-24,383	-34,009	
Q3, 2011	-2	-5,378	-11,780	1,629	1,474	-7,326	-255	-1,221	-17,478	-22,212	
Q4, 2011	0	-8,437	-23,500	28	-8,266	-8,445	-769	-2,603	-43,555	-52,910	
Q1, 2012	5	-10,177	-10,749	-2,711	-4,141	-10,047	852	-1,528	-28,324	-36,500	
Q2, 2012	-1	4,704	-11,445	1,288	-453	-8,364	-1,939	-1,090	-22,003	-18,354	
Q3, 2012	-2	-7,541	-10,034	-1,424	-551	-8,413	389	-2,179	-22,212	-28,679	
Q4, 2012	-75	-1,755	-11,427	1,478	-3,610	-11,992	-1,231	-4,524	-31,305	-34,804	
Q1, 2013	305	-24,689	-65,878	1,931	276	-9,212	479	-2,477	-74,881	-99,840	

Table 1.4 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items				Financial account balance (except reserve assets) (31+32+33+34)= (15+29)	Net errors and omissions	Change in reserve assets ("–" increase / " +" decrease)	
	Capital account balance (1+16)	general government (7+19)	central bank (8+20)	banks (9+21)				other sectors (14+28)
	30	31	32	33	34	35	36	37
2005	–12,387	–9,675	–2,451	5,880	709	–5,536	–5,004	–61,461
2006	291	–29,244	349	27,542	4,965	3,612	11,248	–107,466
2007	–10,641	–626	489	45,756	51,489	97,108	–9,733	–148,928
2008	–104	–10,683	1,468	–55,211	–75,279	–139,705	–3,051	38,925
2009	–12,466	12,768	12,035	–32,167	–20,782	–28,147	–6,394	–3,377
2010	–41	3,393	–2,381	15,922	–38,458	–21,525	–9,136	–36,751
2011	130	2,013	–331	–23,924	–50,425	–72,667	–12,106	–12,630
2012	–5,218	15,990	3,535	18,508	–64,019	–25,986	–10,211	–30,017
Q1, 2010	15	–677	–2,319	1,000	–6,449	–8,444	–7,773	–16,599
Q2, 2010	–15	4,174	118	6,641	117	11,050	–2,839	–26,115
Q3, 2010	–68	345	–114	10,025	–17,289	–7,033	4,942	–2,677
Q4, 2010	27	–449	–66	–1,745	–14,837	–17,097	–3,466	8,640
Q1, 2011	–32	684	–126	–7,254	–9,753	–16,449	–3,241	–10,078
Q2, 2011	2	860	127	–1,652	–5,791	–6,456	–3,567	–12,882
Q3, 2011	135	179	–280	–8,313	–9,751	–18,164	–1,165	1,761
Q4, 2011	25	290	–52	–6,705	–25,130	–31,598	–4,133	8,569
Q1, 2012	–4,760	3,491	181	–9,748	–17,922	–23,998	–6,128	–4,602
Q2, 2012	–17	5,766	531	11,590	–16,152	1,735	–2,788	–14,965
Q3, 2012	–235	2,406	949	7,720	–15,095	–4,020	–98	–1,520
Q4, 2012	–206	4,327	1,874	8,946	–14,851	297	–1,197	–8,929
Q1, 2013	–24	3,049	4,729	–17,185	–4,566	–13,974	–6,157	–4,946

Table 1.5

**Net Inflows/Outflows of Capital by Private Sector
(Based on the Balance of Payments, Flows Data)**

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)		Net inflows/outflows of capital by banks (3+4)		Of which:			Net inflows/outflows of capital by other sectors (6+7+8)			Of which:		
	1	2	3	4	5	6	7	8	9	10	11	12	13
2005	-0.3	5.9	-13.4	19.2	-6.2	-56.4	55.2	-5.0					
2006	43.7	27.5	-23.5	51.1	16.1	-56.3	61.1	11.2					
2007	87.8	45.8	-25.1	70.9	42.0	-93.6	145.4	-9.7					
2008	-133.6	-55.2	-63.3	8.1	-78.3	-174.2	98.9	-3.1					
2009	-57.5	-32.2	10.0	-42.1	-25.3	-53.3	34.3	-6.4					
2010	-30.8	15.9	-1.7	17.6	-46.7	-62.9	25.4	-9.1					
2011	-84.8	-23.9	-31.8	7.8	-60.9	-107.7	58.9	-12.1					
2012	-53.8	18.5	-14.8	33.3	-72.3	-101.9	39.8	-10.2					
Q1, 2011	-19.6	-7.3	-10.0	2.8	-12.3	-23.3	14.2	-3.2					
Q2, 2011	-11.1	-1.7	-7.9	6.3	-9.4	-24.4	18.6	-3.6					
Q3, 2011	-19.0	-8.3	-5.4	-2.9	-10.7	-17.2	7.7	-1.2					
Q4, 2011	-35.2	-6.7	-8.4	1.7	-28.5	-42.8	18.4	-4.1					
Q1, 2012	-34.7	-9.7	-10.2	0.4	-24.9	-29.2	10.4	-6.1					
Q2, 2012	-5.4	11.6	4.7	6.9	-17.0	-20.1	5.9	-2.8					
Q3, 2012	-7.9	7.7	-7.5	15.3	-15.6	-22.6	7.1	-0.1					
Q4, 2012	-5.9	8.9	-1.8	10.7	-14.8	-30.1	16.5	-1.2					
Q1, 2013	-28.4	-17.2	-24.7	7.5	-11.2	-75.4	70.3	-6.2					

Table 1.6

External Debt of the Russian Federation¹

(millions of US dollars)

	30.06.2012	30.09.2012	31.12.2012	31.03.2013
Total	574,818	600,562	637,826	691,146
General Government	45,695	48,210	54,399	57,469
Federal Government	44,921	47,476	53,485	56,551
New Russian Debt	42,602	45,297	51,334	54,420
Multilateral creditors	2,230	2,099	2,027	1,880
<i>IBRD</i>	1,799	1,680	1,611	1,473
<i>Other</i>	430	419	415	407
Other credits	424	379	321	249
Foreign currency bonds	26,745	25,786	24,661	23,894
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	11,861	11,786	11,146	10,953
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	14,884	14,000	13,514	12,941
Ruble denominated bonds	12,873	16,695	24,018	28,028
<i>OFZ</i>	10,385	14,188	21,582	25,691
<i>Eurobonds with 18-year maturity</i>	2,489	2,508	2,436	2,337
Other	330	338	307	369
Debt of the former USSR	2,319	2,179	2,151	2,131
Paris Club member countries	6	6	6	6
Debt owed to former socialist countries	987	996	1,004	983
Other official creditors	1,280	1,131	1,096	1,096
Other	46	46	46	46
Local Government	775	734	914	918
Loans	512	526	539	521
Ruble denominated bonds	262	208	375	397
Central bank	12,041	13,533	15,639	19,586
Loans	0	1,250	2,986	6,951
Currency and deposits	3,432	3,535	3,935	4,131
Other (SDR allocation)	8,609	8,748	8,718	8,504
Banks	175,357	189,876	201,567	205,765
Debt liabilities to direct investors and to direct investment enterprises	1,271	1,502	2,003	3,232
Loans ²	1,793	1,920	937	497
Deposits ²	161,383	171,914	185,376	188,390
Debt securities	8,286	10,507	9,102	8,743
Other	2,624	4,033	4,149	4,902
Other sectors	341,725	348,943	366,220	408,325
Debt liabilities to direct investors and to direct investment enterprises	92,315	100,697	119,647	129,536
Loans	227,984	231,322	230,512	262,697
Debt securities	9,585	10,316	9,605	9,678
Trade credits	2,832	2,779	2,932	2,889
Financial leases	2,323	2,325	2,238	2,227
Other	6,687	1,505	1,287	1,298

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

² Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency¹

(millions of US dollars)

	30.06.2012	30.09.2012	31.12.2012	31.03.2013
Total	574,818	600,562	637,826	691,146
General Government	45,695	48,210	54,399	57,469
Foreign Currency	32,560	31,307	30,006	29,044
Short-term	322	330	300	361
Long-term	32,238	30,977	29,707	28,683
Domestic Currency	13,135	16,903	24,393	28,425
Short-term	0	0	0	0
Long-term	13,135	16,903	24,393	28,425
Central bank	12,041	13,533	15,639	19,586
Foreign Currency	8,609	9,998	11,704	15,455
Short-term	0	1,250	2,986	6,951
Long-term	8,609	8,748	8,718	8,504
Domestic Currency	3,432	3,535	3,935	4,131
Short-term	3,432	3,535	3,935	4,131
Long-term	0	0	0	0
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	174,086	188,374	199,564	202,533
Foreign Currency	139,825	149,382	157,114	163,418
Short-term	38,559	40,321	36,950	38,641
Long-term	101,266	109,061	120,164	124,778
Domestic Currency	34,261	38,992	42,450	39,115
Short-term	14,401	15,737	19,490	15,822
Long-term	19,860	23,255	22,960	23,293
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	249,409	248,246	246,573	278,789
Foreign Currency	184,322	183,690	175,239	207,251
Short-term	12,708	11,227	11,671	19,773
Long-term	171,613	172,463	163,568	187,478
Domestic Currency	65,088	64,556	71,334	71,539
Short-term	11,118	5,899	6,154	6,516
Long-term	53,970	58,657	65,181	65,023
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	93,586	102,198	121,650	132,768
Foreign Currency	61,924	71,926	82,354	92,976
Domestic Currency	31,662	30,273	39,296	39,793

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Table 1.8

External Debt of the Russian Federation by Financial Instruments and by Maturity¹

(millions of US dollars)

	30.06.2012	30.09.2012	31.12.2012	31.03.2013
Total Liabilities	574,818	600,562	637,826	691,146
Short-term	80,539	78,299	81,486	92,194
Long-term	494,279	522,264	556,339	598,952
General Government	45,695	48,210	54,399	57,469
<i>Short-term</i>	322	330	300	361
Other liabilities	322	330	300	361
<i>Long-term</i>	45,374	47,880	54,099	57,108
Debt securities	39,880	42,689	49,053	52,319
Loans	5,414	5,111	4,966	4,709
Other liabilities	80	80	80	80
Central bank	12,041	13,533	15,639	19,586
<i>Short-term</i>	3,432	4,785	6,921	11,081
Loans	0	1,250	2,986	6,951
Currency and deposits	3,432	3,535	3,935	4,131
<i>Long-term</i>	8,609	8,748	8,718	8,504
Other liabilities (SDR allocation)	8,609	8,748	8,718	8,504
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	174,086	188,374	199,564	202,533
<i>Short-term</i>	52,960	56,058	56,440	54,463
Debt securities	4,728	6,740	4,266	3,828
Loans ²	1,793	1,920	937	497
Current accounts and deposits ²	44,561	44,293	47,917	46,525
Other liabilities	1,878	3,105	3,320	3,612
<i>Long-term</i>	121,126	132,316	143,124	148,070
Debt securities	3,558	3,767	4,836	4,916
Deposits ²	116,822	127,621	137,459	141,865
Other liabilities	746	928	830	1,290
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	249,409	248,246	246,573	278,789
<i>Short-term</i>	23,826	17,126	17,825	26,288
Loans	14,307	12,842	13,606	22,101
Trade credits	2,832	2,779	2,932	2,889
Other liabilities	6,687	1,505	1,287	1,298
<i>Long-term</i>	225,584	231,120	228,748	252,501
Debt securities	9,585	10,316	9,605	9,678
Loans	215,999	220,804	219,143	242,823
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	93,586	102,198	121,650	132,768
Banks	1,271	1,502	2,003	3,232
Other sectors	92,315	100,697	119,647	129,536

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

² Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.9

**International Investment Position of the Russian Federation for 2001—2011:
External Assets and Liabilities at End of Period¹**

(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Assets	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,170,966	1,241,395
Direct investment abroad	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	366,301	362,101
Equity capital and reinvested earnings	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	318,934	286,649
Other capital	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367	75,452
Portfolio investment	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300	44,286
Equity securities other than investment fund shares	105	53	98	129	334	509	4,082	2,698	2,333	3,963	5,240
Monetary authorities	10	11	12	12	0	0	0	0	0	0	0
Banks	1	5	24	33	272	271	2,053	1,512	1,561	2,737	3,812
Other sectors	93	36	62	84	61	238	2,029	1,187	771	1,226	1,429
Investment fund shares	...	...	...	...	...	...	...	118	160	666	625
Other sectors	...	...	...	...	...	...	...	118	160	666	625
Debt securities	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671	38,421
Bonds and notes	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190	34,913
Monetary authorities	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0	0
Banks	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665	28,672
Other sectors	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525	6,242
Money-market instruments	244	227	260	738	1,438	1,338	1,581	2,334	2,763	2,481	3,507
Banks	244	210	251	665	1,382	1,000	417	353	138	325	1,189
Other sectors	0	17	10	72	56	338	1,164	1,982	2,626	2,156	2,318

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Financial derivatives	...	...	55	153	51	222	1,423	5,302	2,240	1,639	5,675
Banks	...	...	55	153	51	222	1,423	5,302	2,222	1,609	5,119
Options	...	...	0	0	2	0	55	432	12	87	904
Forward-type contracts	...	...	55	153	49	222	1,368	4,870	2,210	1,522	4,215
Other sectors	...	...	...	...	...	...	...	...	18	30	556
Options	...	...	...	...	...	...	...	...	0	5	69
Forward-type contracts	...	...	...	...	...	...	...	...	18	25	487
Other investment	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	286,347	330,684
Trade credits	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755	7,638
General government	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Long-term	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Other sectors	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Short-term	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Loans	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304	163,343
Monetary authorities	79	142	153	0	0	0	0	0	0	49	47
Long-term	0	47	153	0	0	0	0	0	0	49	47
Short-term	79	94	0	0	0	0	0	0	0	0	0
General government	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Long-term	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Banks	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236	92,631
Long-term	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028	57,835
Short-term	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208	34,796
Other sectors	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349	49,224
Long-term	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164	31,965
Short-term	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185	17,259

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	63,931	65,009	59,182	61,002	66,274	70,219	67,533	135,644	123,601	96,972	104,880
Cash foreign currency	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,740	47,579	31,472	28,045
Banks	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399	4,628	5,162
Other sectors	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,295	42,181	26,845	22,883
Long-term deposits	358	400	226	727	890	3,311	8,402	10,407	9,243	9,974	13,565
Monetary authorities	2	123	63	50	50	40	30	30	30	30	30
Banks	356	278	163	677	840	3,271	8,372	10,377	9,213	9,944	13,535
Current accounts and short-term deposits	13,865	12,585	11,453	12,316	16,292	27,161	34,477	71,497	66,778	55,526	63,271
Monetary authorities	1,538	1,207	832	701	435	313	35	88	31	11	810
General government	164	120	95	42	475	487	513	561	20	22	22
Banks	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271	44,950	51,248
Other sectors	193	244	244	447	358	375	1,734	7,726	9,457	10,543	11,191
Arrears	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903	36,301	37,611
General government	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373	35,742	36,250
Banks	163	167	177	39	32	43	36	213	1,530	559	1,361
Fictitious transactions	...	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,949	4,168	3,916	3,526	1,633	1,559	1,828	1,812	3,655	4,543	6,194
Other assets	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125	7,472	11,019
Monetary authorities	58	47	47	41	45	46	46	46	46	46	49
Long-term	39	39	39	39	43	43	44	46	46	46	49
Short-term	19	8	9	3	2	2	3	0	0	0	0
General government	264	298	345	637	686	1,052	1,136	1,704	1,862	2,128	3,605
Long-term	251	283	330	586	590	820	893	1,545	1,590	1,894	3,146
Short-term	13	15	16	51	96	232	243	159	272	235	459

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Banks	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894	5,772
Long-term	10	9	14	76	28	107	392	1,343	1,446	1,690	1,862
Short-term	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204	3,909
Other sectors	767	949	2	1	7	15	792	3,753	3,949	1,403	1,593
Long-term	368	947	0	0	0	0	0	0	0	0	0
Short-term	398	2	2	1	7	15	792	3,753	3,949	1,403	1,593
Reserve assets	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379	498,649
Monetary gold	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788	44,697
Special drawing rights	3	1	1	1	6	7	1	1	8,901	8,749	8,729
Reserve position in the Fund	1	2	2	3	196	283	374	1,052	1,927	1,893	4,061
Foreign exchange	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949	441,162
Liabilities	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,154,626	1,103,438
Direct investment in reporting economy	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	490,560	457,474
Equity capital and reinvested earnings	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	425,818	370,582
Other capital	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,742	86,891
Portfolio investment	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,295	226,355
Equity securities other than investment fund shares	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835	175,425
Banks	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433	20,801
Other sectors	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403	154,624
Investment fund shares	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Other sectors	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Debt securities	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,448	48,824
Bonds and notes	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,722	47,941
Monetary authorities	0	0	0	0	0	0	0	0	0	0	0
General government	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532	32,289
Banks	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581	3,590
Other sectors	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,609	12,062

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Money-market instruments	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
General government	36	28	0	0	0	0	0	0	0	0	0
Banks	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
Financial derivatives	...	...	31	189	52	178	875	10,396	5,205	2,840	5,905
Banks	...	...	31	189	52	178	875	10,396	5,082	2,814	5,579
Options	...	...	0	0	1	1	66	2,830	1,781	790	363
Forward-type contracts	...	...	31	189	51	177	809	7,566	3,302	2,024	5,216
Other sectors	...	...	...	...	...	...	...	...	123	26	326
Options	...	...	...	...	...	...	...	...	0	0	2
Forward-type contracts	...	...	...	...	...	...	...	...	123	26	325
Other investment	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,931	413,704
Trade credits	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Other sectors	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Short-term	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Loans	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073	342,558
Monetary authorities	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0	0
Long-term — IMF credit	7,433	6,481	5,069	3,562	0	0	0	0	0	0	0
Short-term	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0	0
General government	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Long-term	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Banks	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454	101,657
Long-term	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974	85,018
Short-term	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480	16,639
Other sectors	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894	235,337
Long-term	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060	222,269
Short-term	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834	13,068

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416	43,009	54,609
Cash national currency	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Monetary authorities	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Long-term deposits	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Banks	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Current accounts and short-term deposits	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414	29,950
Monetary authorities	22	24	32	242	223	23	48	44	40	30	25
General government	1,755	1,787	1,818	283	24	25	26	26	26	27	26
Banks	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358	29,899
Arrears	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	523	921
General government	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322	740
Banks	736	375	5	4	5	7	4	2	9	7	3
Other sectors	0	0	0	0	0	0	0	1,815	680	194	179
Other liabilities	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,170	13,199
Monetary authorities	7	0	0	0	0	0	0	0	8,895	8,740	8,710
Long-term	0	0	0	0	0	0	0	0	8,895	8,740	8,710
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	8,895	8,740	8,710
Short-term	7	0	0	0	0	0	0	0	0	0	0
General government	11	40	37	30	27	30	67	106	112	100	130
Long-term	0	31	25	19	12	6	0	0	0	0	0
Short-term	11	9	12	12	15	23	67	106	112	100	130
Banks	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244	2,454
Long-term	82	77	67	125	178	267	478	592	521	621	543
Short-term	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623	1,911
Other sectors	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
Short-term	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
International Investment Position, net	43,911	37,179	3,924	-10,635	-31,566	-38,793	-150,600	254,788	103,430	16,340	137,956

¹ The methodological basis for compilation of the IIP components is the Fifth Edition of the IMF's *Balance of Payments Manual 1993*.

Table 1.10

International Investment Position of the Russian Federation in 2012¹

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Net International Investment Position	140,549	56,002	—23,990	—39,638	132,924
Assets	1,239,009	148,353	2,410	—35,617	1,354,156
Direct investment	361,452	48,145	—27,634	5,254	387,217
Equity and investment fund shares	287,229	46,066	—29,017	1,174	305,452
Direct investor in direct investment enterprises	287,214	46,054	—29,017	1,174	305,425
Direct investment enterprises in direct investor (reverse investment)	14	11	0	0	25
Between fellow enterprises	0	2	0	0	2
Debt instruments	74,223	2,079	1,384	4,080	81,765
Direct investor in direct investment enterprises	42,296	395	1,379	3,961	48,032
Direct investment enterprises in direct investor (reverse investment)	12,706	755	5	—106	13,359
Between fellow enterprises	19,221	929	0	225	20,375
Portfolio investment	42,460	2,281	1,691	1,818	48,250
Equity and investment fund shares	4,544	769	166	—200	5,279
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,812	322	203	—354	3,982
General government	0	0	0	0	0
Other sectors	732	447	—38	155	1,296
Other financial corporations	85	371	—13	155	596
Nonfinancial corporations, households and NPISHs	648	77	—24	0	700
<i>Equity securities other than investment fund shares</i>	4,410	685	355	—354	5,096
<i>Investment fund shares or units</i>	134	84	—35	0	183
Debt securities	37,916	1,512	1,525	2,018	42,971
Central bank	0	—20	325	2,680	2,985
Short-term	0	0	0	0	0
Long-term	0	—20	325	2,680	2,985
Deposit-taking corporations, except central bank	29,861	193	556	295	30,905
Short-term	1,189	274	—138	—48	1,277
Long-term	28,672	—81	694	343	29,628
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	8,055	1,339	644	—957	9,081
Short-term	1,568	136	669	—957	1,416
Long-term	6,487	1,203	—25	0	7,665
Other financial corporations	2,304	796	463	—415	3,148
Short-term	604	—346	471	—415	314
Long-term	1,700	1,142	—7	0	2,835
Nonfinancial corporations, households and NPISHs	5,751	543	181	—542	5,933
Short-term	964	482	199	—542	1,103
Long-term	4,787	61	—18	0	4,830
Financial derivatives (other than reserves) and employee stock options	5,675	—16,695	16,574	0	5,553
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,119	—15,156	15,521	0	5,483
General government	0	0	0	0	0
Other sectors	556	—1,539	1,053	0	70
Other financial corporations	0	—552	552	0	0
Nonfinancial corporations, households and NPISHs	556	—987	502	0	70
<i>Financial derivatives (other than reserves)</i>	5,675	—16,696	16,574	0	5,553
Options	973	201	—52	0	1,121
Forward-type contracts	4,702	—16,896	16,626	0	4,432
Other investment	330,774	84,606	4,020	—43,883	375,517
Other equity	3,093	226	1	0	3,320
Currency and deposits	139,859	17,893	1,801	—141	159,411
Central banks	840	37	85	0	962
Short-term	810	67	85	0	962
Long-term	30	—30	0	0	0
Deposit-taking corporations, except central bank	104,407	15,476	1,610	—282	121,211
Short-term	70,676	15,696	1,064	—279	87,157
Long-term	33,731	—220	546	—3	34,054
<i>Of which: Interbank positions</i>	99,254	14,639	1,535	—267	115,161
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	34,613	2,380	106	140	37,239
Short-term	34,613	2,380	106	140	37,239
Long-term	0	0	0	0	0
Other financial corporations	430	565	—18	0	977
Short-term	430	565	—18	0	977
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	34,183	1,814	123	140	36,261
Short-term	34,183	1,814	123	140	36,261
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Loans	166,416	14,019	2,097	—2,942	179,589
Central bank	47	0	3	0	49
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	47	0	3	0	49
Deposit-taking corporations, except central bank	59,454	4,765	636	340	65,195
Short-term	19,847	—1,916	33	194	18,158
Long-term	39,607	6,682	603	146	47,037
General government	57,690	—255	66	224	57,726
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	57,690	—255	66	224	57,726
Other sectors	49,224	9,508	1,392	—3,505	56,619
Short-term	17,259	1,416	532	—655	18,551
Long-term	31,965	8,092	860	—2,850	38,068
Other financial corporations	13,672	5,196	2,828	—11	21,685
Short-term	6,462	694	1,481	—2	8,634
Long-term	7,210	4,502	1,347	—8	13,051
Nonfinancial corporations, households and NPISHs	35,552	4,312	—1,436	—3,495	34,934
Short-term	10,797	722	—949	—653	9,917
Long-term	24,755	3,590	—487	—2,841	25,017
Insurance, pension, and standardized guarantee schemes	1,593	339	103	0	2,036
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,593	339	103	0	2,036
Other financial corporations	1,593	339	103	0	2,036
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,550	319	103	0	1,973
<i>Life insurance and annuity entitlements</i>	43	20	0	0	63
Trade credit and advances	13,831	10,402	87	—1,665	22,656
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	525	—280	5	0	250
Short-term	0	0	0	0	0
Long-term	525	—280	5	0	250

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	13,306	10,682	83	—1,665	22,406
Short-term	13,306	10,682	83	—1,665	22,406
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	13,306	10,682	83	—1,665	22,406
Short-term	13,306	10,682	83	—1,665	22,406
Long-term	0	0	0	0	0
Other accounts receivable	5,982	41,728	—69	—39,135	8,506
Central bank	5	56	0	0	60
Short-term	5	56	0	0	60
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	5,768	2,926	—70	—378	8,246
Short-term	3,907	—215	93	—341	3,444
Long-term	1,861	3,142	—163	—37	4,802
General government	206	—73	1	60	193
Short-term	184	—73	0	60	171
Long-term	22	0	1	0	22
Other sectors	4	38,819	0	—38,816	6
Short-term	3	38,819	0	—38,816	5
Long-term	1	0	0	0	1
Other financial corporations	4	3,010	0	—3,008	6
Short-term	3	3,010	0	—3,008	5
Long-term	1	0	0	0	1
Nonfinancial corporations, households and NPISHs	0	35,808	0	—35,808	0
Short-term	0	35,808	0	—35,808	0
Long-term	0	0	0	0	0
Reserve assets	498,649	30,017	7,759	1,193	537,618
Monetary gold	44,697	0	2,467	3,875	51,039
Gold bullion	44,697	0	2,467	3,875	51,039
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	8,729	3	9	0	8,741
Reserve position in the IMF	4,061	660	6	0	4,727
Other reserve assets	441,162	29,354	5,277	—2,682	473,110
Currency and deposits	56,398	—1,064	62	0	55,396
Claims on monetary authorities	35,845	4,986	58	0	40,889
Claims on other entities	20,553	—6,050	4	0	14,507

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Securities	378,197	35,927	5,066	—2,682	416,508
Debt securities	378,197	35,927	5,066	—2,682	416,508
Short-term	51,592	7,805	1,404	—62	60,739
Long-term	326,605	28,122	3,662	—2,620	355,770
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	6,567	—5,509	148	0	1,206
Liabilities	1,098,460	92,351	26,400	4,021	1,221,232
Direct investment	454,949	50,661	—9,222	1,432	497,820
Equity and investment fund shares	370,562	22,280	—11,578	—5,094	376,170
Direct investor in direct investment enterprises	365,060	22,410	—12,640	—4,669	370,161
Direct investment enterprises in direct investor (reverse investment)	5,502	—129	1,062	—425	6,009
Between fellow enterprises	0	0	0	0	0
Debt instruments	84,387	28,381	2,356	6,526	121,650
Direct investor in direct investment enterprises	42,981	1,896	2,359	—1	47,235
Direct investment enterprises in direct investor (reverse investment)	27,785	19,764	—3	6,528	54,074
Between fellow enterprises	13,621	6,721	0	0	20,342
Portfolio investment	228,157	19,162	11,683	11,720	270,723
Equity and investment fund shares	176,020	1,162	5,807	11,472	194,461
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	20,801	6,645	4,111	—17	31,540
General government	0	0	0	0	0
Other sectors	155,220	—5,483	1,696	11,489	162,922
Other financial corporations	595	863	—910	—257	291
Nonfinancial corporations, households and NPISHs	154,624	—6,346	2,606	11,746	162,631
<i>Equity securities other than investment fund shares</i>	175,425	1,020	5,996	11,729	194,170
<i>Investment fund shares or units</i>	595	143	—190	—257	291
Debt securities	52,137	17,999	5,877	248	76,261
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	4,493	3,930	172	507	9,102
Short-term	883	3,280	15	88	4,266
Long-term	3,610	650	157	418	4,836
General government	35,392	16,714	5,449	—1	57,554
Short-term	0	0	0	0	0
Long-term	35,392	16,714	5,449	—1	57,554
Other sectors	12,252	—2,645	255	—257	9,605
Short-term	0	0	0	0	0
Long-term	12,252	—2,645	255	—257	9,605
Other financial corporations	2,609	—1,194	367	—138	1,644
Short-term	0	0	0	0	0
Long-term	2,609	—1,194	367	—138	1,644
Nonfinancial corporations, households and NPISHs	9,643	—1,451	—111	—120	7,961
Short-term	0	0	0	0	0
Long-term	9,643	—1,451	—111	—120	7,961
Financial derivatives (other than reserves) and employee stock options	5,905	—18,052	16,431	0	4,285
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,579	—16,094	14,780	0	4,265
General government	0	0	0	0	0
Other sectors	326	—1,958	1,652	0	20
Other financial corporations	0	—736	736	0	0
Nonfinancial corporations, households and NPISHs	326	—1,222	916	0	20
<i>Financial derivatives (other than reserves)</i>	5,905	—18,052	16,431	1	4,285
Options	364	—17	—264	0	83
Forward-type contracts	5,541	—18,035	16,696	1	4,202
Other investment	409,448	40,580	7,508	—9,132	448,404
Other equity	1	15	0	—16	0
Currency and deposits	157,562	29,662	2,218	—134	189,309
Central banks	2,837	954	180	—38	3,933
Short-term	2,837	954	180	—38	3,933
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	154,726	28,709	2,038	—97	185,376
Short-term	45,571	1,952	591	—197	47,917
Long-term	109,155	26,757	1,447	100	137,459
<i>Of which: Interbank positions</i>	87,521	—157	1,009	—111	88,261
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.10 (cont.)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Other sectors	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	236,811	8,790	5,033	-8,961	241,673
Central bank	0	2,653	333	0	2,986
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	2,653	333	0	2,986
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	541	506	-39	-71	937
Short-term	541	506	-39	-71	937
Long-term	0	0	0	0	0
General government	6,044	-1,024	-17	0	5,002
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	6,044	-1,024	-17	0	5,002
Other sectors	230,226	6,655	4,757	-8,891	232,747
Short-term	12,585	1,560	595	-1,134	13,606
Long-term	217,641	5,095	4,161	-7,756	219,141
Other financial corporations	17,737	3,882	1,236	-280	22,576
Short-term	2,894	835	349	-94	3,983
Long-term	14,844	3,048	887	-185	18,593
Nonfinancial corporations, households and NPISHs	212,488	2,773	3,521	-8,611	210,171
Short-term	9,691	726	246	-1,040	9,624
Long-term	202,797	2,047	3,274	-7,571	200,548
Insurance, pension, and standardized guarantee schemes	828	138	52	0	1,018
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	828	138	52	0	1,018
Other financial corporations	828	138	52	0	1,018
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	798	151	50	0	999
<i>Life insurance and annuity entitlements</i>	30	-13	2	0	19

Table 1.10 (end)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:			Position as of 31.12.2012
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,418	514	0	0	2,932
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,418	514	0	0	2,932
Short-term	2,418	514	0	0	2,932
Long-term	0	0	0	0	0
Other accounts payable — other	3,118	1,462	196	—21	4,755
Central bank	0	3	0	0	3
Short-term	0	3	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	2,383	1,796	—9	—21	4,149
Short-term	1,834	1,492	—8	2	3,320
Long-term	549	303	0	—22	830
General government	384	—50	0	0	334
Short-term	323	—50	0	0	273
Long-term	61	0	0	0	61
Other sectors	350	—286	204	0	269
Short-term	350	—286	204	0	269
Long-term	0	0	0	0	0
Other financial corporations	58	43	0	0	102
Short-term	58	43	0	0	102
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	292	—329	204	0	167
Short-term	292	—329	204	0	167
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,710	—2	9	0	8,718

¹ The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Table 1.11

International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:				Position as of 31.03.2013
		transactions	valuation changes	other adjustments	total changes	
Assets	246,847	24,689	−3,457	−4	21,227	268,075
Direct investment	11,825	311	8	0	318	12,143
Equity and investment fund shares (including reinvestment of earnings)	10,064	34	28	0	62	10,126
Direct investor in direct investment enterprises	10,064	34	28	0	62	10,126
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	1,761	277	−21	0	256	2,017
Direct investor in direct investment enterprises	1,756	223	−20	0	203	1,959
Debt securities	138	16	0	0	16	153
Loans	1,547	206	−18	0	188	1,735
Other accounts receivable	71	2	−2	0	0	71
Direct investment enterprises in direct investor (reverse investment)	5	53	−1	0	53	57
Debt securities	0	8	0	0	8	8
Loans	5	45	−1	0	44	49
Other accounts receivable	0	0	0	0	0	1
Portfolio investment	34,888	4,536	−2,361	−4	2,171	37,058
Equity and investment fund shares	3,982	−181	374	11	205	4,188
Debt securities	30,905	4,717	−2,736	−15	1,966	32,871
Short-term	1,277	−82	−45	4	−123	1,154
Long-term	29,628	4,799	−2,690	−20	2,089	31,717
Financial derivatives	5,483	−1,861	1,194	0	−667	4,816
Options	1,120	57	117	0	174	1,293
Forward-type contracts	4,364	−1,918	1,078	0	−841	3,523
Other investment	194,652	21,703	−2,297	0	19,405	214,057
Other equity	0	0	0	0	0	0
Foreign currency	6,049	172	−89	0	82	6,131
Deposits	115,162	25,452	−1,565	−3	23,884	139,045
Short-term	81,108	25,892	−1,239	−3	24,650	105,758
Long-term	34,054	−441	−326	0	−766	33,288
Loans	65,195	−3,758	−483	21	−4,220	60,975
Short-term	18,158	−4,764	−80	−32	−4,876	13,282
Long-term	47,037	1,006	−403	52	656	47,694
Other accounts receivable	8,246	−163	−160	−17	−341	7,905
Short-term	3,444	−350	3	−16	−363	3,081
Long-term	4,802	187	−164	−1	22	4,824

Table 1.11 (end)

(millions of US dollars)

	Position as of 31.12.2012	Changes in Position reflecting:				Position as of 31.03.2013
		transactions	valuation changes	other adjustments	total changes	
Liabilities	271,251	7,503	—5,728	92	1,868	273,119
Direct investment	35,883	3,554	—1,808	26	1,772	37,655
Equity (including reinvestment of earnings)	33,880	2,310	—1,793	26	543	34,423
Direct investor in direct investment enterprises	33,869	2,310	—1,793	26	543	34,412
Direct investment enterprises in direct investor (reverse investment)	10	0	0	0	0	10
Debt instruments	2,003	1,245	—15	0	1,229	3,232
Direct investor in direct investment enterprises	886	34	—8	0	26	911
Debt securities	24	0	0	0	—1	23
Deposits	849	34	—8	0	26	875
Loans	0	0	0	0	0	0
Other accounts payable	13	0	0	0	1	13
Direct investment enterprises in direct investor (reverse investment)	1,117	1,211	—7	0	1,204	2,321
Debt securities	0	0	0	0	0	0
Deposits	928	1,200	—2	0	1,199	2,127
Loans	175	—3	—5	0	—9	166
Other accounts payable	14	14	0	0	14	28
Portfolio investment	40,641	540	—3,366	—14	—2,840	37,801
Equity	31,540	844	—3,311	—15	—2,482	29,058
Debt securities	9,102	—304	—56	1	—358	8,743
Short-term	4,266	—429	—8	—1	—439	3,828
Long-term	4,836	126	—47	2	80	4,916
Financial derivatives	4,265	—1,927	1,535	0	—392	3,873
Options	82	71	—6	0	65	147
Forward-type contracts	4,183	—1,998	1,541	0	—457	3,726
Other investment	190,462	5,336	—2,088	80	3,328	193,790
Other equity	0	0	0	0	0	0
Deposits	185,376	4,894	—2,008	128	3,015	188,390
Short-term	47,917	—651	—810	70	—1,392	46,525
Long-term	137,459	5,545	—1,197	59	4,406	141,865
Loans	937	—383	—5	—51	—440	497
Short-term	937	—383	—5	—51	—440	497
Other accounts payable	4,149	825	—75	3	753	4,902
Short-term	3,320	359	—67	1	293	3,612
Long-term	830	467	—8	2	460	1,290
International investment position, net	—24,404	17,185	2,271	—96	19,360	—5,044

Table 1.12

The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

	(millions of US dollars)														
	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year		of which:		total	% of the corresponding period of the previous year	of which:		total	of which:				
with non-CIS countries		% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	with non-CIS countries			% of the corresponding period of the previous year	with CIS countries		% of the corresponding period of the previous year				
2012	528,005	102.4	444,361	101.7	83,645	106.3	335,709	105.4	288,482	105.3	47,227	105.6	192,296	155,879	36,417
2012															
Q1	131,204	117.5	111,217	119.5	19,987	107.6	72,205	111.6	61,915	112.4	10,290	107.3	58,999	49,302	9,698
Q2	131,235	98.3	110,966	97.1	20,269	105.4	81,888	99.5	70,375	99.5	11,513	99.0	49,347	40,591	8,755
Q3	125,500	97.8	104,509	95.6	20,992	110.3	87,010	104.7	75,286	105.5	11,724	99.8	38,490	29,222	9,268
Q4	140,066	98.7	117,669	98.0	22,397	102.5	94,606	107.0	80,905	105.5	13,701	116.6	45,460	36,764	8,696
June	40,841	93.6	34,055	91.8	6,786	103.5	26,977	98.2	23,240	99.2	3,737	92.2	13,864	10,815	3,049
July	41,184	99.4	34,287	96.8	6,897	114.4	29,695	110.6	25,833	112.6	3,862	98.7	11,489	8,454	3,035
August	41,213	94.0	34,174	90.6	7,039	114.6	29,946	101.8	25,905	101.9	4,041	100.9	11,267	8,269	2,998
September	43,103	100.2	36,047	99.6	7,056	102.9	27,369	102.0	23,547	102.3	3,822	99.7	15,734	12,500	3,234
October	46,547	102.9	39,184	102.2	7,363	106.8	32,160	112.0	27,376	110.0	4,784	125.8	14,387	11,808	2,579
November	45,265	97.5	38,228	96.7	7,037	101.9	30,591	102.8	26,116	100.6	4,475	117.7	14,674	12,112	2,562
December	48,255	96.0	40,257	95.4	7,998	99.4	31,855	106.3	27,413	106.2	4,442	107.3	16,400	12,844	3,556
2013															
Q1	125,445	95.6	107,146	96.3	18,298	91.5	76,774	106.3	65,922	106.5	10,852	105.5	48,671	41,225	7,446
Q2	127,048	96.8	109,853	99.0	17,195	84.8	84,142	102.8	72,018	102.3	12,124	105.3	42,906	37,835	5,071
January	38,905	98.5	32,882	96.7	6,023	109.3	21,673	113.3	18,465	114.1	3,208	109.0	17,232	14,417	2,815
February	41,980	93.4	36,070	95.9	5,910	80.4	26,547	107.6	22,851	107.1	3,696	110.4	15,433	13,219	2,214
March	44,560	95.4	38,194	96.4	6,366	89.3	28,554	100.5	24,606	100.8	3,948	98.8	16,006	13,588	2,418
April	44,025	98.0	37,884	99.5	6,141	89.8	29,791	111.3	25,628	112.1	4,163	106.7	14,234	12,256	1,978
May	41,436	91.1	36,113	93.0	5,323	80.1	26,411	93.8	22,627	93.2	3,784	97.6	15,025	13,486	1,539
June	41,587	101.8	35,856	105.3	5,731	84.5	27,940	103.6	23,763	102.3	4,177	111.8	13,647	12,093	1,554

Table 1.13

International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDRs	reserve position in IMF	
2010						
31.12	479,379	443,591	432,948	8,749	1,893	35,788
2011						
31.01	484,158	450,766	439,969	8,876	1,920	33,393
28.02	493,835	458,045	447,175	8,936	1,934	35,790
31.03	502,460	465,455	454,223	9,011	2,221	37,005
30.04	523,950	483,229	471,725	9,217	2,287	40,720
31.05	521,092	480,141	468,072	9,096	2,974	40,950
30.06	524,527	484,015	471,942	9,098	2,974	40,512
31.07	533,905	490,264	477,855	9,095	3,315	43,640
31.08	545,012	496,366	483,885	9,148	3,334	48,645
30.09	516,848	472,496	459,753	8,879	3,864	44,352
31.10	525,557	476,967	464,023	9,019	3,925	48,589
30.11	510,910	462,686	450,027	8,820	3,838	48,224
31.12	498,649	453,952	441,162	8,729	4,061	44,697
2012						
31.01	505,391	456,550	443,627	8,820	4,104	48,841
29.02	513,978	463,810	450,848	8,847	4,116	50,168
31.03	513,491	465,664	452,646	8,808	4,209	47,827
30.04	524,370	476,458	463,088	8,818	4,553	47,912
31.05	510,432	465,128	452,106	8,588	4,434	45,304
30.06	514,317	467,992	454,907	8,630	4,456	46,325
31.07	510,543	461,865	448,858	8,578	4,429	48,678
31.08	514,593	464,857	451,624	8,655	4,578	49,736
30.09	529,893	476,380	462,970	8,770	4,639	53,512
31.10	526,766	475,260	461,863	8,762	4,635	51,505
30.11	528,236	476,241	462,792	8,729	4,720	51,995
31.12	537,618	486,578	473,110	8,741	4,727	51,039
2013						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630

Table 1.14

International Reserves and Foreign Currency Liquidity — Russia

I. Official Reserves and Other Foreign Currency Assets
(Approximate Market Value)

(millions of US dollars)

	31.07.2013
A. Official reserves	512,834.4
(1) Foreign currency reserves (in convertible foreign currencies)	449,803.4
(a) Securities	377,101.2
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	72,702.1
(i) other national central banks	53,323.8
(ii) banks headquartered in the reporting country	1,965.5
of which: located abroad	1,965.5
(iii) banks headquartered outside the reporting country	17,412.8
of which: located in the reporting country	—
(2) IMF reserve position	4,616.9
(3) SDRs	8,608.7
(4) Gold (is valued at current quotations of the Bank of Russia)	42,629.8
— volume in millions of fine troy ounces	32.2
(5) Other reserve assets (specify)	7,175.6
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	7,175.6
B. Other foreign currency assets (specify)	703.0
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	703.0
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-5,359.3	-2,669.5	-1,514.0	-1,175.8
— outflows (—), principal	-4,646.4	-2,721.7	-810.0	-1,114.8
— outflows (—), interest	-2,461.6	-0.6	-883.9	-1,577.1
— inflows (+), principal	1,144.3	43.6	20.6	1,080.2
— inflows (+), interest	604.4	9.2	159.3	435.9
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	-1,385.2	-1,385.2	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) Collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) Other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (—)	—	—	—	—
— BIS (—)	—	—	—	—
— IMF (—)	—	—	—	—
— other international organizations (—)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (—)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (—)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—	—	—	—
(a) Short positions	—	—	—	—
(i) Bought puts	—	—	—	—
(ii) Written calls	—	—	—	—
(b) Long positions	—	—	—	—
(i) Bought calls	—	—	—	—
(ii) Written puts	—	—	—	—
PRO MEMORIA: In-the-money options				
(1) At current exchange rate	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(3) —5% (appreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(5) —10% (appreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—

Table 1.14 (end)

IV. Memo Items

(millions of US dollars)

	31.07.2013
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	2,520.5
— lent or repoed and included in Section I	—5,572.2
— lent or repoed but not included in Section I	—4,681.8
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	12,774.6
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	—
(a) currency composition of reserves (by groups of currencies)	—
— currencies in SDR basket ¹	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

¹ Additionally included are gold, SDRs and IMF reserve position.

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Claims on other sectors	1,259	1,252	1,250	924	116,267	169,960	115,454	355,541	348,696
Other financial institutions	328	328	328	328	114,972	167,589	113,795	353,982	346,870
Public nonfinancial organizations	39	28	21	9	39	20	0	0	0
Other nonfinancial organizations	892	896	902	588	1,255	1,351	1,659	1,559	1,826
Households	—	—	—	—	—	—	—	—	—
Monetary base	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818
Currency in circulation	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687
Liabilities to credit institutions	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132
Deposits	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132
Securities other than shares	9,749	32,896	103,073	100,670	12,472	283,708	588,876	—	—
Other liabilities to credit institutions	49	11	33	75	816,038	170,682	686	87	13
Deposits included in broad money	35,747	43,015	58,490	75,871	270,404	161,180	142,724	141,282	42,076
Transferable deposits	35,730	42,980	58,482	75,866	170,403	115,479	133,972	119,581	42,075
Other financial institutions	0	0	0	234	74,795	632	2,860	872	21,056
Public nonfinancial organizations	33,801	41,207	54,830	70,422	89,827	106,831	121,968	109,049	20,526
Other nonfinancial organizations	1,930	1,773	3,652	5,210	5,781	8,016	9,145	9,660	493
Households	—	—	—	—	—	—	—	—	—
Other deposits	17	35	7	5	100,001	45,701	8,752	21,701	1
Other financial institutions	0	0	0	0	100,000	45,700	8,750	21,700	0
Public nonfinancial organizations	16	34	7	5	1	1	1	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	188,043	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457
Other items (net)	355,054	251,813	350,467	150,385	243,722	626,520	364,101	293,342	393,567
Other liabilities	461,933	381,169	472,560	376,906	594,905	877,832	692,780	601,110	692,184
Other assets	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,768	298,617

Table 1.15 (end)

(millions of rubles, end of period)

	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013
Claims on other sectors	357,060	353,157	353,311	348,696	346,144	347,950	347,969	345,555	344,930	344,717
Other financial institutions	351,740	348,348	347,870	346,870	343,691	343,691	343,691	341,293	341,016	341,016
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	5,319	4,809	5,441	1,826	2,453	4,259	4,278	4,262	3,914	3,701
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	8,082,833	8,045,553	8,256,999	9,852,818	8,424,781	8,506,739	8,628,147	8,810,936	8,782,839	9,063,152
Currency in circulation	6,826,818	6,809,382	6,871,764	7,667,687	7,013,477	7,067,688	7,101,884	7,410,269	7,278,455	7,419,618
Liabilities to credit institutions	1,256,016	1,236,171	1,385,235	2,185,132	1,411,305	1,439,051	1,526,264	1,400,667	1,504,383	1,643,534
Deposits	1,256,016	1,236,171	1,385,235	2,185,132	1,411,305	1,439,051	1,526,264	1,400,667	1,504,383	1,643,534
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	139	13	1,374	13	3,315	53,871	78,906	65,656	58,692	45,002
Deposits included in broad money	41,853	46,765	38,280	42,076	50,592	31,432	37,568	44,338	35,889	37,452
Transferable deposits	41,852	45,263	38,278	42,075	50,591	31,431	31,567	44,336	35,887	37,451
Other financial institutions	22,534	21,699	17,674	21,056	28,138	12,219	12,651	24,645	16,939	18,743
Public nonfinancial organizations	18,419	22,663	19,598	20,526	21,857	18,651	18,416	19,146	18,304	18,196
Other nonfinancial organizations	899	901	1,007	493	596	561	501	545	645	512
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	1	1,502	2	1	1	1	6,001	1	1	1
Other financial institutions	0	1,500	0	0	0	0	6,000	0	0	0
Public nonfinancial organizations	0	1	1	0	1	1	1	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	3,240,256	3,240,197	3,240,138	2,724,457	2,724,445	2,724,425	2,724,399	2,724,139	2,723,819	2,747,133
Other items (net)	398,564	367,255	209,325	393,567	222,525	251,800	401,145	447,510	461,349	599,500
Other liabilities	715,120	670,326	521,144	692,184	538,942	563,501	713,577	744,432	758,769	914,592
Other assets	316,556	303,071	311,818	298,617	316,417	311,701	312,432	296,922	297,420	315,091

Table 1.16

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Net foreign assets	-241,376	-409,670	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134
Claims on nonresidents	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945
Foreign currency	55,857	69,215	80,103	71,938	218,751	163,244	141,010	166,215	183,902
Deposits	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707
Securities other than shares	104,683	189,222	193,503	261,250	407,514	738,960	821,199	984,303	923,316
Loans	192,748	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418
Other	15,289	37,272	39,855	113,621	171,039	188,143	381,315	421,059	567,602
Liabilities to nonresidents	949,557	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811
Deposits	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,366
Securities other than shares	50,763	52,557	86,914	151,394	97,431	86,045	83,649	110,763	237,130
Loans	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,719
Other	69,068	95,460	135,704	179,182	211,347	137,345	132,159	27,361	36,597
Claims on central bank	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984
Currency	135,156	186,139	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623
Deposits	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361
Securities other than shares	9,749	32,896	103,073	100,670	12,472	283,708	588,876	—	—
Net claims on general government	615,248	478,816	476,259	560,411	-82,355	484,215	753,920	941,122	1,298,147
Claims on federal government	629,057	518,685	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886
Securities	470,820	513,028	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338
Other claims	158,237	5,658	8,628	8,905	21,209	26,840	18,304	24,108	21,547
Claims on state and local government	133,817	153,542	195,480	243,843	353,490	501,769	583,797	614,145	765,067
Securities	79,136	88,239	100,869	123,985	195,906	268,983	318,204	245,991	234,253
Other claims	54,681	65,304	94,610	119,857	157,584	232,786	265,593	368,153	530,815
Liabilities to federal government	34,996	29,157	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529
Deposits	29,344	25,354	32,861	20,858	684,005	652,528	884,067	1,360,004	1,273,539
Other liabilities	5,652	3,803	5,419	6,001	14,114	13,675	17,543	18,472	26,990

Table 1.16 (cont.)
(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Liabilities to state and local government	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277
Deposits	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114	260,277
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301
Other financial institutions	67,407	93,179	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018
Public nonfinancial organizations	166,884	194,062	221,888	289,312	294,771	287,007	299,299	376,648	385,231
Other nonfinancial organizations	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061
Households	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992
Liabilities to central bank	181,102	28,953	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245
Deposits included in broad money	3,718,237	5,161,124	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214
Transferable deposits	1,260,986	1,786,376	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418
Other financial institutions	99,466	143,956	187,668	250,588	231,936	233,840	314,188	392,732	351,434
Public nonfinancial organizations	96,932	127,591	148,906	221,930	313,440	354,705	404,223	464,448	521,982
Other nonfinancial organizations	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681
Households	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321
Other deposits	2,457,251	3,374,747	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796
Other financial institutions	80,400	107,612	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766
Public nonfinancial organizations	57,952	67,152	79,502	85,347	94,551	180,181	202,930	203,604	209,846
Other nonfinancial organizations	558,389	787,014	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832
Households	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352
Deposits excluded from broad money	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083
Securities other than shares excluded from broad money	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983
Shares and other equity	839,910	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516
Other items (net)	336,978	-48,308	-197,846	-375,280	-289,441	371,629	535,941	821,897	889,524
Other liabilities	719,344	592,301	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801
Other assets	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547
Consolidation adjustment	-3,527	-36,272	-82,649	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730

Table 1.16 (cont.)
(millions of rubles, end of period)

	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013
Net foreign assets	1,437,311	1,560,233	1,627,831	1,218,134	1,547,192	1,716,309	1,777,340	1,872,463	2,320,776	2,064,441
Claims on nonresidents	7,249,500	7,609,998	7,627,400	7,268,945	7,647,939	8,065,604	8,124,834	8,491,551	8,997,503	8,969,499
Foreign currency	179,709	189,520	172,710	183,902	189,854	192,970	190,322	192,974	198,078	204,065
Deposits	3,563,577	3,800,015	3,947,249	3,537,707	3,898,956	4,261,702	4,344,614	4,467,048	4,944,083	4,952,079
Securities other than shares	1,009,009	985,497	978,007	923,316	910,979	957,277	1,006,402	1,112,067	1,127,841	1,100,580
Loans	1,929,812	2,057,852	1,962,789	2,056,418	2,080,556	2,080,980	2,006,576	2,131,643	2,134,718	2,103,407
Other	567,394	577,113	566,645	567,602	567,594	572,675	576,921	587,819	592,783	609,367
Liabilities to nonresidents	5,812,189	6,049,765	5,999,569	6,050,811	6,100,747	6,349,295	6,347,494	6,619,088	6,676,727	6,905,058
Deposits	5,430,972	5,660,461	5,626,103	5,743,366	5,829,171	6,087,250	6,096,592	6,361,140	6,413,110	6,630,359
Securities other than shares	288,300	288,792	315,690	237,130	235,998	240,730	228,379	226,369	222,100	231,136
Loans	60,655	63,218	21,471	33,719	33,358	19,230	20,512	29,513	39,488	41,219
Other	32,262	37,294	36,305	36,597	2,220	2,085	2,010	2,067	2,029	2,345
Claims on central bank	2,108,004	2,107,770	2,279,647	3,422,984	2,349,666	2,420,436	2,526,453	2,522,564	2,492,274	2,637,408
Currency	857,587	878,108	896,410	1,237,623	934,600	926,761	920,486	1,056,746	929,645	949,300
Deposits	1,250,417	1,229,662	1,383,236	2,185,361	1,415,067	1,493,675	1,605,967	1,465,818	1,562,629	1,688,108
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	725,617	626,965	735,932	1,298,147	1,443,779	1,340,137	1,115,147	890,138	822,391	741,308
Claims on federal government	2,091,281	2,090,006	2,076,298	2,093,886	2,041,820	1,904,198	1,884,733	1,903,996	1,959,839	2,108,357
Securities	2,061,055	2,064,294	2,046,045	2,072,338	2,005,401	1,880,122	1,859,664	1,872,313	1,932,390	2,083,169
Other claims	30,226	25,712	30,253	21,547	36,419	24,076	25,069	31,684	27,448	25,189
Claims on state and local government	550,975	552,790	580,305	765,067	708,318	713,142	703,330	690,036	691,799	729,730
Securities	210,509	217,809	216,105	234,253	241,195	248,212	249,907	256,632	255,445	257,934
Other claims	340,465	334,981	364,201	530,815	467,123	464,930	453,422	433,404	436,355	471,796
Liabilities to federal government	1,356,843	1,448,929	1,387,665	1,300,529	880,751	847,769	992,777	1,165,846	1,207,054	1,557,355
Deposits	1,335,508	1,426,674	1,365,668	1,273,539	849,109	812,693	967,437	1,144,861	1,182,498	1,529,533
Other liabilities	21,334	22,255	21,997	26,990	31,642	35,076	25,339	20,985	24,556	27,822

Table 1.16 (end)
(millions of rubles, end of period)

	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013	Apr, 2013	May, 2013	Jun, 2013
Liabilities to state and local government	559,796	566,903	533,007	260,277	425,608	429,434	480,139	538,048	622,193	539,424
Deposits	559,796	566,903	533,007	260,277	425,608	429,434	480,139	538,048	622,193	539,424
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	30,170,872	30,828,256	31,124,930	31,432,301	31,571,188	31,937,348	32,459,139	33,057,986	33,491,820	34,132,848
Other financial institutions	1,061,762	1,081,207	1,140,571	1,142,018	1,093,326	1,138,086	1,152,043	1,199,422	1,252,149	1,287,181
Public nonfinancial organizations	402,502	409,908	403,827	385,231	383,798	378,503	386,152	371,348	394,022	401,555
Other nonfinancial organizations	20,901,815	21,310,041	21,363,507	21,492,061	21,623,306	21,817,719	22,113,872	22,411,564	22,533,610	22,894,614
Households	7,804,792	8,027,099	8,217,026	8,412,992	8,470,758	8,603,039	8,807,071	9,075,652	9,312,039	9,549,498
Liabilities to central bank	2,691,034	2,860,787	3,226,281	3,006,245	2,503,267	2,450,486	2,485,797	2,526,203	2,806,213	2,656,609
Deposits included in broad money	23,501,010	23,829,235	24,033,241	25,754,214	25,527,938	26,022,352	26,407,618	26,769,171	27,029,467	27,624,846
Transferable deposits	6,363,919	6,328,702	6,445,798	7,281,418	7,047,735	7,082,103	7,195,259	7,010,190	7,165,180	7,494,020
Other financial institutions	358,948	329,773	368,399	351,434	418,341	423,856	515,675	434,187	460,490	471,637
Public nonfinancial organizations	434,664	411,980	422,833	521,982	489,478	475,820	468,672	429,368	423,371	444,859
Other nonfinancial organizations	3,429,535	3,523,012	3,506,327	3,822,681	3,933,935	3,901,932	3,878,327	3,640,577	3,860,220	3,980,556
Households	2,140,771	2,063,937	2,148,239	2,585,321	2,205,981	2,280,494	2,332,585	2,506,059	2,421,100	2,596,967
Other deposits	17,137,092	17,500,533	17,587,443	18,472,796	18,480,203	18,940,249	19,212,359	19,758,981	19,864,287	20,130,826
Other financial institutions	1,142,125	1,147,888	1,169,161	1,239,766	1,262,246	1,276,406	1,294,155	1,408,220	1,401,404	1,407,762
Public nonfinancial organizations	203,832	193,125	213,152	209,846	211,696	215,852	247,544	239,023	257,789	249,561
Other nonfinancial organizations	4,902,049	5,078,916	4,997,822	5,472,832	5,275,801	5,484,749	5,431,714	5,598,583	5,588,252	5,640,129
Households	10,889,086	11,080,604	11,207,308	11,550,352	11,730,459	11,963,243	12,238,947	12,513,154	12,616,842	12,833,375
Deposits excluded from broad money	598,326	578,803	600,060	573,083	610,161	635,334	675,212	641,047	609,348	622,658
Securities other than shares excluded from broad money	1,012,746	1,097,801	1,042,822	1,119,983	1,170,474	1,209,023	1,261,018	1,300,768	1,316,308	1,344,606
Shares and other equity	5,739,420	5,813,089	5,895,776	6,028,516	6,136,309	6,203,227	6,243,388	6,283,768	6,279,420	6,356,860
Other items (net)	899,268	943,508	970,159	889,524	963,677	893,807	805,047	822,193	1,086,506	970,426
Other liabilities	4,268,659	4,246,305	4,297,332	4,360,801	4,224,321	4,193,681	4,295,139	4,357,230	4,641,150	4,681,863
Other assets	3,113,649	3,090,038	3,104,974	3,183,547	3,046,379	3,065,129	3,225,534	3,276,612	3,258,010	3,455,635
Consolidation adjustment	-255,742	-212,758	-222,199	-287,730	-214,265	-234,745	-264,558	-258,425	-296,634	-255,802

Table 1.17

Banking System Survey

(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Net foreign assets	3,154,177	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401
Claims on nonresidents	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395
Liabilities to nonresidents	1,164,485	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994
Domestic claims	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432
Net claims on general government	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565
Claims on federal government	1,055,713	794,817	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191
Claims on state and local government	133,817	153,542	195,480	243,843	354,836	503,173	584,219	614,552	765,479
Liabilities to federal government	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903
Liabilities to state and local government	198,092	290,917	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332
Claims on other sectors	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997
Other financial institutions	67,735	93,507	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888
Public nonfinancial organizations	166,923	194,090	221,908	289,320	294,811	287,027	299,299	376,649	385,231
Other nonfinancial organizations	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887
Households	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992

Table 1.17 (cont.)

(millions of rubles, end of period)

	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012
Broad money liabilities	5,288,740	7,213,379	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354
Currency outside banking system	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063
Transferable deposits	1,296,717	1,829,357	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494
Other financial institutions	99,466	143,956	187,668	250,822	306,731	234,472	317,047	393,604	372,490
Public nonfinancial organizations	130,733	168,798	203,736	292,353	403,267	461,535	526,191	573,497	542,508
Other nonfinancial organizations	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174
Households	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321
Other deposits	2,457,268	3,374,782	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797
Other financial institutions	80,400	107,612	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766
Public nonfinancial organizations	57,968	67,186	79,509	85,352	94,552	180,182	202,931	203,604	209,846
Other nonfinancial organizations	558,390	787,014	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832
Households	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352
Deposits excluded from broad money	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344	573,083
Securities other than shares excluded from broad money	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983
Shares and other equity	1,027,953	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973
Other items (net)	687,453	199,017	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439
Other liabilities	1,181,277	973,471	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985
Other assets	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164
Consolidation adjustment	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381

Table 1.17 (cont.)
(millions of rubles, end of period)

	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013
Net foreign assets	17,721,574	17,917,261	17,791,689	17,314,401	17,295,887	17,594,089	17,896,194
Claims on nonresidents	23,847,926	24,315,273	24,205,081	23,722,395	23,837,678	24,427,171	24,724,718
Liabilities to nonresidents	6,126,353	6,398,012	6,413,392	6,407,994	6,541,791	6,833,082	6,828,524
Domestic claims	23,612,031	23,863,488	24,155,673	26,579,432	26,116,627	26,445,450	26,768,376
Net claims on general government	-6,915,901	-7,317,925	-7,322,568	-5,201,565	-5,800,705	-5,839,848	-6,038,732
Claims on federal government	2,436,901	2,451,152	2,443,899	2,464,191	2,405,112	2,270,534	2,250,138
Claims on state and local government	551,390	553,196	580,713	765,479	708,734	713,562	703,749
Liabilities to federal government	8,448,473	8,686,816	8,824,546	7,428,903	7,713,141	7,670,810	7,609,161
Liabilities to state and local government	1,455,718	1,635,457	1,522,634	1,002,332	1,201,410	1,153,135	1,383,457
Claims on other sectors	30,527,932	31,181,413	31,478,241	31,780,997	31,917,332	32,285,298	32,807,107
Other financial institutions	1,413,502	1,429,555	1,488,441	1,488,888	1,437,017	1,481,777	1,495,733
Public nonfinancial organizations	402,503	409,909	403,827	385,231	383,799	378,503	386,153
Other nonfinancial organizations	20,907,134	21,314,851	21,368,947	21,493,887	21,625,758	21,821,979	22,118,150
Households	7,804,792	8,027,099	8,217,026	8,412,992	8,470,758	8,603,039	8,807,071

Table 1.17 (cont.)

(millions of rubles, end of period)

	Sep, 2012	Oct, 2012	Nov, 2012	Dec, 2012	Jan, 2013	Feb, 2013	Mar, 2013
Broad money liabilities	29,512,094	29,807,275	30,046,875	32,226,354	31,657,407	32,194,712	32,626,585
Currency outside banking system	5,969,230	5,931,275	5,975,354	6,430,063	6,078,877	6,140,928	6,181,398
Transferable deposits	6,405,770	6,373,965	6,484,076	7,323,494	7,098,325	7,113,534	7,226,826
Other financial institutions	381,482	351,472	386,073	372,490	446,479	436,075	528,326
Public nonfinancial organizations	453,084	434,644	442,432	542,508	511,335	494,472	487,088
Other nonfinancial organizations	3,430,435	3,523,913	3,507,334	3,823,174	3,934,530	3,902,493	3,878,827
Households	2,140,771	2,063,937	2,148,239	2,585,321	2,205,981	2,280,494	2,332,585
Other deposits	17,137,093	17,502,035	17,587,445	18,472,797	18,480,204	18,940,250	19,218,361
Other financial institutions	1,142,125	1,149,388	1,169,161	1,239,766	1,262,246	1,276,406	1,300,155
Public nonfinancial organizations	203,833	193,127	213,153	209,846	211,697	215,852	247,544
Other nonfinancial organizations	4,902,049	5,078,917	4,997,823	5,472,832	5,275,801	5,484,749	5,431,715
Households	10,889,086	11,080,604	11,207,308	11,550,352	11,730,459	11,963,243	12,238,947
Deposits excluded from broad money	598,326	578,803	600,060	573,083	610,161	635,334	675,212
Securities other than shares excluded from broad money	1,012,746	1,097,801	1,042,822	1,119,983	1,170,474	1,209,023	1,261,018
Shares and other equity	8,979,676	9,053,286	9,135,913	8,752,973	8,860,754	8,927,652	8,967,787
Other items (net)	1,230,763	1,243,585	1,121,691	1,221,439	1,113,719	1,072,818	1,133,968
Other liabilities	4,983,779	4,916,630	4,818,476	5,052,985	4,763,263	4,757,183	5,008,716
Other assets	3,430,205	3,393,109	3,416,793	3,482,164	3,362,796	3,376,831	3,537,966
Consolidation adjustment	-322,810	-279,937	-279,992	-349,381	-286,748	-307,534	-336,781

Table 1.17 (cont.)
(millions of rubles, end of period)

	Apr, 2013			May, 2013			Jun, 2013		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	51,691	18,242,567	18,294,258	19,166	18,433,396	18,452,562	-60,419	18,757,635	18,697,216
Claims on nonresidents	1,410,143	23,917,851	25,327,994	1,408,409	24,377,163	25,785,572	1,365,510	24,715,694	26,081,204
Liabilities to nonresidents	1,358,451	5,675,284	7,033,735	1,389,243	5,943,767	7,333,010	1,425,929	5,958,059	7,383,988
Domestic claims	27,486,388	-465,643	27,020,745	27,787,764	-421,001	27,366,764	28,445,238	-440,263	28,004,975
Net claims on general government	-1,747,896	-4,634,899	-6,382,796	-1,810,012	-4,659,974	-6,469,986	-1,588,913	-4,883,677	-6,472,590
Claims on federal government	1,896,700	382,830	2,279,530	1,941,561	386,762	2,328,323	2,079,780	396,306	2,476,086
Claims on state and local government	690,446	0	690,446	692,212	0	692,212	730,144	0	730,144
Liabilities to federal government	2,836,310	5,016,898	7,853,209	2,966,257	5,045,896	8,012,153	3,142,468	5,279,126	8,421,594
Liabilities to state and local government	1,498,732	831	1,499,563	1,477,527	840	1,478,367	1,256,370	858	1,257,227
Claims on other sectors	29,234,284	4,169,257	33,403,541	29,597,776	4,238,974	33,836,750	30,034,151	4,443,415	34,477,565
Other financial institutions	1,355,387	185,328	1,540,715	1,407,661	185,504	1,593,165	1,443,216	184,982	1,628,197
Public nonfinancial organizations	312,333	59,015	371,348	332,159	61,863	394,022	336,086	65,469	401,555
Other nonfinancial organizations	18,740,027	3,675,799	22,415,826	18,795,618	3,741,906	22,537,524	18,963,743	3,934,572	22,898,315
Households	8,826,537	249,115	9,075,652	9,062,338	249,702	9,312,039	9,291,106	258,392	9,549,498

Table 1.17 (end)
(millions of rubles, end of period)

	Apr., 2013			May, 2013			Jun, 2013		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	33,167,032	X	X	33,414,166	X	X	34,132,615
Money Supply (National Definition)	27,841,187	X	X	28,093,496	X	X	28,506,051	X	X
Currency outside banking system	6,353,523	—	6,353,523	6,348,810	—	6,348,810	6,470,317	—	6,470,317
Transferable deposits	7,054,527	—	7,054,527	7,201,068	—	7,201,068	7,531,470	—	7,531,470
Other financial institutions	458,831	—	458,831	477,429	—	477,429	490,380	—	490,380
Public nonfinancial organizations	448,514	—	448,514	441,675	—	441,675	463,055	—	463,055
Other nonfinancial organizations	3,641,122	—	3,641,122	3,860,864	—	3,860,864	3,981,068	—	3,981,068
Households	2,506,059	—	2,506,059	2,421,100	—	2,421,100	2,596,967	—	2,596,967
Other deposits	14,433,138	5,325,845	19,758,982	14,533,618	5,330,670	19,864,288	14,504,263	5,626,565	20,130,828
Other financial institutions	1,334,512	73,708	1,408,220	1,324,056	77,348	1,401,404	1,329,641	78,121	1,407,762
Public nonfinancial organizations	171,737	67,287	239,024	184,420	73,369	257,790	169,233	80,328	249,561
Other nonfinancial organizations	3,021,050	2,577,534	5,598,584	3,031,299	2,556,954	5,588,253	2,891,543	2,748,586	5,640,130
Households	9,905,838	2,607,316	12,513,154	9,993,842	2,623,000	12,616,842	10,113,846	2,719,529	12,833,375
Deposits excluded from broad money	485,032	156,015	641,047	464,082	145,266	609,348	478,321	144,337	622,658
Securities other than shares excluded from broad money	951,895	348,873	1,300,768	947,653	368,656	1,316,308	956,703	387,903	1,344,606
Shares and other equity	9,007,907	0	9,007,907	9,003,239	0	9,003,239	9,103,994	0	9,103,994
Other items (net)	1,198,251	0	1,198,251	1,476,265	0	1,476,265	1,498,318	0	1,498,318
Other liabilities	5,101,662	0	5,101,662	5,399,919	0	5,399,919	5,596,455	0	5,596,455
Other assets	3,573,534	0	3,573,534	3,555,431	0	3,555,431	3,770,727	0	3,770,727
Consolidation adjustment	— 329,877	0	— 329,877	— 368,224	0	— 368,224	— 327,410	0	— 327,410

Table 1.18

Money Supply (National Definition)

	Cash (M0 monetary aggregate)		Transferable deposits	including:		Monetary aggregate M1 (1+2)	Other deposits	including:				
	1	2		households	3			nonfinancial organizations, financial institutions (except for credit ones)	4	households	5	6	7	8
2011												
31.12	5,938.6	6,918.9	2,169.7	4,749.2	12,857.4	11,625.7	7,684.7	3,941.0				
2012												
31.01	5,670.7	6,630.5	1,913.4	4,717.0	12,301.2	11,316.4	7,776.3	3,540.1				
29.02	5,713.0	6,572.6	1,964.7	4,607.8	12,285.6	11,505.5	7,891.7	3,613.9				
31.03	5,704.3	6,568.9	1,953.7	4,615.2	12,273.2	11,702.0	8,010.7	3,691.4				
30.04	5,831.5	6,399.3	2,054.8	4,344.5	12,230.8	11,931.5	8,154.7	3,776.9				
31.05	5,856.4	6,497.3	2,034.3	4,463.1	12,353.7	12,012.2	8,241.1	3,771.1				
30.06	6,003.9	6,617.4	2,195.5	4,421.9	12,621.3	12,057.9	8,332.7	3,725.2				
31.07	5,976.3	6,494.6	2,148.7	4,345.9	12,470.9	12,093.5	8,380.4	3,713.1				
31.08	5,980.0	6,313.7	2,156.6	4,157.1	12,293.8	12,279.7	8,474.4	3,805.4				
30.09	5,969.2	6,405.8	2,140.8	4,265.0	12,375.0	12,282.5	8,529.4	3,753.1				
31.10	5,931.3	6,374.0	2,063.9	4,310.0	12,305.2	12,433.9	8,657.2	3,776.8				
30.11	5,975.4	6,484.1	2,148.2	4,335.8	12,459.4	12,621.2	8,798.3	3,822.8				
31.12	6,430.1	7,323.5	2,585.3	4,738.2	13,753.6	13,651.8	9,140.0	4,511.8				
2013												
31.01	6,078.9	7,098.3	2,206.0	4,892.4	13,177.2	13,571.8	9,314.2	4,257.6				
28.02	6,140.9	7,113.5	2,280.5	4,833.0	13,254.5	13,919.2	9,509.1	4,410.1				
31.03	6,181.4	7,226.8	2,332.6	4,894.2	13,408.2	14,057.7	9,692.5	4,365.2				
30.04	6,353.5	7,054.5	2,506.1	4,548.5	13,408.0	14,433.1	9,905.8	4,527.3				
31.05	6,348.8	7,201.1	2,421.1	4,780.0	13,549.9	14,533.6	9,993.8	4,539.8				
30.06	6,470.3	7,531.5	2,597.0	4,934.5	14,001.8	14,504.3	10,113.8	4,390.4				
31.07	6,480.1	7,536.9	2,559.7	4,977.2	14,017.0	14,717.3	10,219.8	4,497.4				

Table 1.18 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month 10	to beginning of the year 11	to month of year ago	
				11	12
2011					
31.12	24,483.1	11.7	—		22.3
2012					
31.01	23,617.6	-3.5	-3.5		22.3
29.02	23,791.1	0.7	-2.8		21.8
31.03	23,975.3	0.8	-2.1		21.2
30.04	24,162.3	0.8	-1.3		20.7
31.05	24,365.9	0.8	-0.5		20.9
30.06	24,679.2	1.3	0.8		19.1
31.07	24,564.3	-0.5	0.3		17.9
31.08	24,573.5	0.0	0.4		16.7
30.09	24,657.5	0.3	0.7		14.8
31.10	24,739.2	0.3	1.0		15.8
30.11	25,080.6	1.4	2.4		14.4
31.12	27,405.4	9.3	—		11.9
2013					
31.01	26,749.0	-2.4	-2.4		13.3
28.02	27,173.6	1.6	-0.8		14.2
31.03	27,465.9	1.1	0.2		14.6
30.04	27,841.2	1.4	1.6		15.2
31.05	28,063.5	0.9	2.5		15.3
30.06	28,506.1	1.5	4.0		15.5
31.07	28,734.3	0.8	4.8		17.0

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	correspondent account balances of credit institutions with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	—	
2012								
31.07	8,214.6	6,803.4	874.8	403.2	133.3	—	—	
31.08	8,111.0	6,810.8	724.3	407.1	168.7	—	—	
30.09	8,082.8	6,826.8	753.7	411.5	90.8	—	—	
31.10	8,045.6	6,809.4	720.9	413.9	101.3	—	—	
30.11	8,257.0	6,871.8	827.4	419.5	138.3	—	—	
31.12	9,852.8	7,667.7	1,356.3	425.6	403.3	—	—	
2013								
31.01	8,424.8	7,013.5	813.2	441.0	157.1	—	—	
28.02	8,506.7	7,067.7	816.5	446.7	175.8	—	—	
31.03	8,628.1	7,101.9	856.3	449.5	220.4	—	—	
30.04	8,810.9	7,410.3	814.9	473.7	112.1	—	—	
31.05	8,782.8	7,278.5	893.1	487.0	124.3	—	—	
30.06	9,063.2	7,419.6	1,002.4	497.7	143.5	—	—	
31.07	8,862.0	7,411.5	817.4	507.5	125.7	—	—	

Table 1.19 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2013							
2.07	8,888.9	7,411.7	882.8	497.7	96.8	—	
3.07	8,885.9	7,409.8	874.1	497.7	104.3	—	
4.07	8,768.2	7,392.8	788.6	497.7	89.2	—	
5.07	8,814.5	7,415.0	800.7	497.7	101.1	—	
8.07	8,805.4	7,444.1	760.7	497.7	102.9	—	
9.07	8,845.8	7,476.5	759.5	497.7	112.1	—	
10.07	8,836.6	7,479.2	747.7	497.7	112.0	—	
11.07	8,831.7	7,474.0	763.3	497.7	96.8	—	
12.07	8,888.9	7,496.5	807.8	497.7	87.0	—	
15.07	8,995.0	7,538.9	869.1	497.9	89.1	—	
16.07	9,058.6	7,571.3	899.1	497.2	91.0	—	
17.07	9,140.3	7,574.2	931.9	507.5	126.6	—	
18.07	9,050.1	7,568.6	874.6	507.5	99.4	—	
19.07	9,103.8	7,579.1	913.3	507.5	103.9	—	
22.07	9,051.7	7,601.4	844.1	507.5	98.8	—	
23.07	9,074.1	7,602.7	855.4	507.5	108.5	—	
24.07	9,114.5	7,575.6	906.3	507.5	125.1	—	
25.07	8,993.7	7,533.8	850.2	507.5	102.3	—	
26.07	8,893.1	7,519.7	775.3	507.5	90.6	—	
29.07	8,900.3	7,521.3	787.7	507.5	83.8	—	
30.07	8,948.8	7,506.8	823.8	507.5	110.7	—	
31.07	9,111.7	7,472.6	1,035.0	507.5	96.7	—	

¹ At market value.

Table 1.20

Insurance Companies and Private Pension Funds Subsector Survey

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q4, 2012	Q1, 2013
Net foreign assets	8,350	20,025	25,067	36,630	62,317	76,297	78,856
Claims on nonresidents	29,912	38,645	48,041	62,561	103,961	115,871	118,741
Foreign currency	13	597	2,514	1,132	617	186	727
Deposits	1,477	2,039	3,549	4,904	2,570	1,912	1,894
Securities other than shares	6,885	8,660	5,070	11,728	33,006	32,863	29,419
Loans	400	813	240	247	4,007	2,060	2,479
Other	21,137	26,537	36,668	44,549	63,760	78,850	84,223
Liabilities to nonresidents	21,562	18,620	22,974	25,931	41,644	39,574	39,885
Loans	393	680	1,066	1,706	11,293	5,635	2,296
Other	21,169	17,941	21,908	24,225	30,351	33,939	37,589
Claims on banking system	466,684	491,690	551,709	601,905	757,937	1,001,651	1,110,385
Currency	20,293	16,873	14,667	12,870	17,544	13,080	14,769
Other	446,391	474,816	537,042	589,035	740,393	988,571	1,095,616
Net claims on general government	51,976	43,752	63,441	77,158	69,243	159,590	135,826
Claims on general government	57,734	50,374	71,084	82,122	121,992	173,693	153,275
Liabilities to general government	5,758	6,621	7,643	4,964	52,749	14,103	17,449
Claims on other sectors	599,549	595,475	709,477	809,216	944,467	1,066,120	1,104,576
Other financial institutions	258,462	334,091	363,542	364,005	446,670	596,614	623,779
Nonfinancial organizations	339,200	258,181	344,857	441,884	495,620	468,221	479,526
Households	1,888	3,203	1,078	3,327	2,177	1,285	1,271
Securities other than shares	5,586	5,875	4,458	18,331	571	13,632	13,442
Loans	8,817	11,784	22,310	24,503	25,473	16,953	14,289
Of which: credit institutions	5,059	4,690	17,633	18,878	16,974	12,693	9,528
Insurance technical reserves	755,640	871,576	984,611	1,164,948	1,501,840	1,917,011	2,105,988
Net equity of households in life insurance reserves	23,732	30,561	34,669	41,935	55,493	69,644	66,911
Net equity of households in pension funds	401,796	456,061	567,681	713,506	1,020,117	1,356,208	1,519,983
Prepaid premiums/reserves against outstanding claims	330,112	384,955	382,261	409,507	426,230	491,160	519,094
Of which: credit institutions	10,480	6,436	5,027	6,006	10,966	10,602	11,844
Shares and other equity	306,429	287,714	345,577	359,862	384,043	447,056	434,060
Other items (net)	50,087	-26,008	-7,262	-42,734	-77,963	-90,995	-138,136

Table 1.21

Financial Sector Survey

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q4, 2012	Q1, 2013
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	17,454,247	17,394,539	17,978,919
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	22,965,752	23,842,107	24,847,328
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	5,511,505	6,447,568	6,868,409
Domestic claims	8,598,377	10,712,698	13,997,108	18,335,717	23,152,316	27,674,168	27,900,204
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-4,395,980	-4,944,511	-5,798,569
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	3,143,977	3,506,826	3,217,715
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	7,539,958	8,451,337	9,016,284
Claims on other sectors	13,672,932	18,536,083	19,107,705	21,577,240	27,548,297	32,618,680	33,698,773
Other financial institutions, except public financial corporations, insurance companies and private pension funds	480,409	827,742	910,288	994,117	1,607,192	1,689,670	1,730,060
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	19,883,487	22,514,425	23,160,070
Households	3,246,912	4,383,457	3,933,683	4,529,167	6,057,618	8,414,584	8,808,643
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	5,921,011	6,416,982	6,166,627
Deposits	10,325,893	12,487,846	15,006,967	18,585,803	22,787,774	25,559,248	26,205,431
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	228,114	585,411	584,464	538,851	1,054,496	1,128,162	1,254,536
Securities other than shares	583,256	525,121	513,984	555,379	671,985	970,738	1,108,679
Loans	3,758	7,094	4,677	5,625	8,499	4,260	4,761
Insurance technical reserves	745,160	865,140	979,585	1,158,941	1,490,874	2,103,719	2,302,561
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	8,805,730	9,368,513	9,574,156
Other items (net)	-328,811	-178,457	871,253	729,366	920,690	645,247	516,909

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2012												2013													
	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08		
1. Precious metals	1,712,093	1,750,925	1,722,358	1,720,775	1,646,187	1,660,707	1,644,779	1,667,232	1,552,717	1,513,954	1,378,510	1,489,448														
2. Funds placed with nonresidents and securities issued by nonresidents	14,816,010	14,650,242	14,741,829	14,575,726	14,525,436	14,366,356	14,538,029	14,761,030	15,043,557	15,057,015	15,456,716	15,270,316														
3. Credits and deposits	2,847,885	2,855,398	3,031,940	3,404,592	3,158,355	2,690,104	2,615,545	2,650,401	2,715,375	2,995,352	2,846,082	3,126,730														
4. Securities	446,717	432,286	447,157	453,625	456,314	449,319	452,390	451,440	461,598	454,590	453,878	452,261														
of which:																										
— Russian government securities	349,439	345,489	360,984	367,469	370,182	363,199	366,242	365,280	375,434	368,411	367,638	366,015														
5. Claims on IMF	618,605	604,886	609,795	601,930	592,903	587,036	588,784	589,502	597,688	599,006	630,974	637,432														
6. Other assets	206,814	445,072	322,300	464,095	251,549	199,800	190,724	133,307	258,568	326,862	485,198	370,298														
of which:																										
— fixed assets ¹	X	X	X	X	76,276	X	X	X	X	X	X	X														
— advance payments on profit tax	—	—	—	—	159	—	—	—	—	—	—	—														
Total assets	20,648,124	20,738,809	20,875,379	21,220,743	20,630,744	19,953,322	20,030,251	20,252,912	20,629,503	20,946,779	21,251,358	21,346,485														
1. Cash in circulation	6,811,074	6,827,073	6,809,641	6,872,025	7,667,950	7,013,742	7,067,957	7,102,156	7,410,545	7,278,732	7,419,898	7,411,738														
2. Funds in accounts with the Bank of Russia	9,813,304	9,659,707	9,840,715	10,131,702	9,404,984	9,521,540	9,560,738	9,740,554	9,600,724	10,011,311	9,753,301	9,781,324														
of which:																										
— Russian government funds	6,013,483	5,960,178	6,058,796	6,196,688	4,913,764	5,578,752	5,507,622	5,505,963	5,653,906	5,776,593	5,903,471	5,790,368														
— funds of resident credit institutions	1,300,623	1,256,846	1,236,951	1,387,225	2,185,349	1,415,428	1,493,715	1,605,525	1,466,677	1,576,533	1,689,466	1,511,771														
3. Float	23,776	37,566	29,541	22,297	158	19,859	23,166	25,009	22,320	12,571	25,784	15,363														
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—														
5. Liabilities to IMF	468,087	465,773	460,613	458,185	447,686	442,248	445,126	446,287	451,565	460,585	479,333	484,818														
5. Other liabilities	291,560	508,434	494,672	496,396	138,183	231,488	208,839	214,507	420,210	459,761	825,909	906,290														
6. Capital	3,240,323	3,240,256	3,240,197	3,240,138	2,724,457	2,724,445	2,724,425	2,724,399	2,724,139	2,723,819	2,747,133	2,746,952														
7. Profit of a fiscal year	—	—	—	—	247,326	—	—	—	—	—	—	—														
Total liabilities	20,648,124	20,738,809	20,875,379	21,220,743	20,630,744	19,953,322	20,030,251	20,252,912	20,629,503	20,946,779	21,251,358	21,346,485														

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

Refinancing Rate

Period	%
24.07.1998 — 9.06.1999	60.00
10.06.1999 — 23.01.2000	55.00
24.01.2000 — 6.03.2000	45.00
7.03.2000 — 20.03.2000	38.00
21.03.2000 — 9.07.2000	33.00
10.07.2000 — 3.11.2000	28.00
4.11.2000 — 8.04.2002	25.00
9.04.2002 — 6.08.2002	23.00
7.08.2002 — 16.02.2003	21.00
17.02.2003 — 20.06.2003	18.00
21.06.2003 — 14.01.2004	16.00
15.01.2004 — 14.06.2004	14.00
15.06.2004 — 25.12.2005	13.00
26.12.2005 — 25.06.2006	12.00
26.06.2006 — 22.10.2006	11.50
23.10.2006 — 28.01.2007	11.00
29.01.2007 — 18.06.2007	10.50
19.06.2007 — 3.02.2008	10.00
4.02.2008 — 28.04.2008	10.25
29.04.2008 — 9.06.2008	10.50
10.06.2008 — 13.07.2008	10.75
14.07.2008 — 11.11.2008	11.00
12.11.2008 — 30.11.2008	12.00
1.12.2008 — 23.04.2009	13.00
24.04.2009 — 13.05.2009	12.50
14.05.2009 — 4.06.2009	12.00
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 — 25.12.2011	8.25
26.12.2011 — 13.09.2012	8.00
14.09.2012 —	8.25

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles		For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency
			Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
1.12.1998 — 18.03.1999	—	—	5.00	5.00	5.00	7.00	—
19.03.1999 — 9.06.1999	—	—	5.50	5.50	7.00	8.50	—
10.06.1999 — 31.12.1999	—	—	7.00	7.00	7.00	10.00	—
1.01.2000 — 31.03.2004	—	—	7.00	7.00	7.00	9.00	—
1.04.2004 — 14.06.2004	—	—	—	—	7.00	—	—
15.06.2004 — 7.07.2004	—	—	—	—	7.00	—	—
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
8.07.2004 — 31.07.2004	—	—	3.50	3.50	3.50	4.50	—
1.08.2004 — 30.09.2006	2.00	—	3.50	3.50	3.50	—	—
1.10.2006 — 30.06.2007	—	—	3.50	3.50	3.50	—	—
1.07.2007 — 10.10.2007	4.50	—	4.00	4.00	4.50	4.50	—
11.10.2007 — 14.01.2008	3.50	—	3.00	3.00	3.50	3.50	—
15.01.2008 — 29.02.2008	4.50	—	4.00	4.00	4.50	4.50	—
1.03.2008 — 30.06.2008	5.50	—	4.50	4.50	5.00	5.00	—
1.07.2008 — 31.08.2008	7.00	—	5.00	5.00	5.50	5.50	—
1.09.2008 — 17.09.2008	8.50	—	5.50	5.50	6.00	6.00	—
18.09.2008 — 14.10.2008	4.50	—	1.50	1.50	2.00	2.00	—

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
15.10.2008 — 30.04.2009		0.50				
1.05.2009 — 31.05.2009		1.00				
1.06.2009 — 30.06.2009		1.50				
1.07.2009 — 31.07.2009		2.00				
1.08.2009 — 31.10.2009		2.50				
	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
1.11.2009 — 31.01.2011			2.50			
1.02.2011 — 28.02.2011	3.50				3.00	
1.03.2011 — 31.03.2011	4.50				3.50	
1.04.2011 — 28.02.2013	5.50				4.00	
1.03.2013 —			4.25			

Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
2012	
10.01.2012 — 10.02.2012	518.1
10.02.2012 — 10.03.2012	526.7
10.03.2012 — 10.04.2012	512.9
10.04.2012 — 10.05.2012	508.1
10.05.2012 — 10.06.2012	517.3
10.06.2012 — 10.07.2012	526.4
10.07.2012 — 10.08.2012	543.1
10.08.2012 — 10.09.2012	540.6
10.09.2012 — 10.10.2012	549.2
10.10.2012 — 10.11.2012	554.3
10.11.2012 — 10.12.2012	563.3
10.12.2012 — 10.01.2013	569.5
2013	
10.01.2013 — 10.02.2013	593.1
10.02.2013 — 10.03.2013	601.0
10.03.2013 — 10.04.2013	605.5
10.04.2013 — 10.05.2013	640.1
10.05.2013 — 10.06.2013	666.0
10.06.2013 — 10.07.2013	676.5
10.07.2013 — 10.08.2013	686.1
10.08.2013 — 10.09.2013	674.9

¹ The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
1.01.2012 —	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week	Spot-week	Tom-1 month
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00	—
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50	—
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00	—
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50	—
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75	—
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00	—
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25	—
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50	—
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75	—
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00	—
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25	—
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75	—
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25	—
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25	—
1.12.2008 — 9.02.2009	—	6.75	6.75	6.75	7.25	7.25	—
10.02.2009 — 23.04.2009	—	7.75	7.75	7.75	8.25	8.25	—
24.04.2009 — 13.05.2009	—	7.25	7.25	7.25	7.75	7.75	—
14.05.2009 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25	—
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75	—
13.07.2009 — 9.08.2009	—	5.75	5.75	5.75	6.25	6.25	—
10.08.2009 — 14.09.2009	—	5.50	5.50	5.50	6.00	6.00	—
15.09.2009 — 29.09.2009	—	5.25	5.25	5.25	5.75	5.75	—
30.09.2009 — 29.10.2009	—	4.75	4.75	4.75	5.25	5.25	—
30.10.2009 — 24.11.2009	—	4.25	4.25	4.25	4.75	4.75	—
25.11.2009 — 27.12.2009	—	3.75	3.75	3.75	4.25	4.25	—
28.12.2009 — 23.02.2010	—	3.50	3.50	3.50	4.00	4.00	—
24.02.2010 — 28.03.2010	—	3.25	3.25	3.25	3.75	3.75	—
29.03.2010 — 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	—
30.04.2010 — 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	—
1.06.2010 — 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	—
27.12.2010 — 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	—
28.02.2011 — 2.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	—
3.05.2011 — 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	—
31.05.2011 — 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	—
15.09.2011 — 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	—
26.12.2011 — 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00 ¹
14.09.2012 — 10.12.2012	4.25	4.25	4.25	4.25	4.25	4.25	4.25
11.12.2012 —	4.50	4.50	4.50	4.50	4.50	4.50	4.50

¹ Since Q3, 2012 operations are conducted.

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days ¹	for the term of 30 days ²
5.06.2009 — 12.07.2009	10.50	10.50	10.50
13.07.2009 — 9.08.2009	10.00	10.00	10.00
10.08.2009 — 14.09.2009	9.75	9.75	9.75
15.09.2009 — 29.09.2009	9.50	9.50	9.50
30.09.2009 — 29.10.2009	9.00	9.00	9.00
30.10.2009 — 24.11.2009	8.50	8.50	8.50
25.11.2009 — 27.12.2009	8.00	8.00	8.00
28.12.2009 — 23.02.2010	7.75	7.75	7.75
24.02.2010 — 28.03.2010	7.50	7.50	7.50
29.03.2010 — 29.04.2010	7.25	7.25	7.25
30.04.2010 — 31.05.2010	7.00	7.00	7.00
1.06.2010 — 14.09.2011	6.75	6.75	6.75
15.09.2011 — 25.12.2011	6.50	6.50	6.50
26.12.2011 — 13.09.2012	6.25	6.25	6.25
14.09.2012 —	6.50	6.50	6.50

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

Table 2.8

Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees

(% p.a.)

Period of validity	Fixed-term rate on the loans secured by						
	gold for the term			assets and guarantees for the term			
	up to 90 days	from 90 to 180 days	from 181 to 365 days	up to 90 days	from 91 to 180 days	from 181 to 365 days ¹	
1.06.2010 — 27.02.2011	—	—	—	6.75	7.25	7.75	7.75
28.02.2011 — 2.05.2011	—	—	—	7.00	7.50	8.00	8.00
3.05.2011 — 14.09.2011	7.00 ²	—	—	7.25	7.75	8.25	8.25
15.09.2011 — 31.10.2011	6.75	—	—	7.00	7.50	8.25	8.25
1.11.2011 — 25.12.2011	6.75	7.25	—	7.00	7.50	8.25	8.25
26.12.2011 — 1.04.2012	6.75	7.25	—	7.00	7.50	8.00	8.00
2.04.2012 — 13.09.2012	6.75	7.25	7.75	7.00	7.50	8.00	8.00
14.09.2012 — 2.04.2013	7.00	7.50	8.00	7.25	7.75	8.25	8.25
3.04.2013 — 15.05.2013	6.75	7.25	7.75	7.00	7.50	8.00	8.00
16.05.2013 — 10.06.2013	6.50	7.00	7.50	6.75	7.25	7.75	7.75
11.06.2013 —	6.50	7.00	7.25	6.75	7.25	7.50	7.50

¹ Since April 30, 2010 to April 1, 2012 operations are suspended.

² This interest rate operated in a period from August 29 till September 14, 2011.

Table 2.10
Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation
(Except for Intraday and Overnight Loans)

1	2	Lombard loans												14			
		total amount of loans, millions of rubles			of which:						number of announced/valid lombard loan auctions				average weighted rate, % p.a.		
		on fixed-term rate			on auction			1 week			12 months						
		1 day	7 days ¹	30 days ²	1 week	3 months	6 months ³	12 months	1 week	3 months		6 months ³					
3	4	5	6	7	8	9	10	11	12	13							
2012																	
January	8,062.70	671.20	3,525.00	—	3,866.50	—	—	—	—	—	—	—	4/4	1/0	—	—	5.77
February	11,705.20	700.00	3,155.00	—	7,393.00	457.20	—	—	—	—	—	—	4/4	1/1	—	—	6.02
March	15,307.10	3,566.10	1,820.00	—	9,921.00	—	—	—	—	—	—	—	4/4	1/0	—	—	5.50
April	14,494.60	2,425.80	334.10	—	11,234.70	450.00	—	50.00	—	—	—	—	5/5	1/1	1/1	—	6.09
May	24,652.22	4,965.00	—	—	19,312.22	375.00	—	—	—	—	—	—	4/4	1/1	—	—	5.69
June	20,145.65	4,755.00	—	—	13,825.80	1,564.85	—	—	—	—	—	—	4/4	1/1	—	—	6.20
July	13,152.80	2,350.50	—	—	9,292.30	1,510.00	—	—	—	—	—	—	5/5	1/1	—	—	6.36
August	16,991.90	1,497.70	—	—	15,163.20	331.00	—	—	—	—	—	—	4/4	1/1	—	—	5.65
September	14,689.90	706.00	—	—	13,690.00	293.90	—	—	—	—	—	—	4/4	1/1	—	—	5.79
October	21,436.00	5,397.00	—	—	15,724.00	315.00	—	—	—	—	—	—	5/5	1/1	—	—	5.91
November	21,723.20	7,936.00	—	—	13,787.20	—	—	—	—	—	—	—	4/4	1/0	—	—	5.61
December	28,866.20	8,863.00	—	—	19,526.00	477.20	—	—	—	—	—	—	5/5	1/1	—	—	5.95
2013																	
January	11,725.00	411.00	—	—	10,814.00	350.00	—	150.00	—	—	—	—	3/3	1/1	—	1/1	6.65
February	14,601.10	100.10	—	—	14,201.00	300.00	—	—	—	—	—	—	4/4	1/1	—	—	5.85
March	22,860.00	161.00	—	—	22,566.00	133.00	—	—	—	—	—	—	4/4	1/1	—	—	5.63
April	33,653.80	2,101.00	—	—	30,999.80	553.00	—	—	—	—	—	—	4/4	1/1	—	—	5.76
May	28,470.70	4,927.00	—	—	22,898.00	645.70	—	—	—	—	—	—	4/4	1/1	—	—	5.81
June	19,754.18	1,500.00	—	—	18,079.18	175.00	—	—	—	—	—	—	4/4	1/1	—	—	5.64
July	22,377.00	1,500.00	—	—	20,017.00	860.00	—	—	—	—	—	—	5/5	1/1	1/0	—	5.88

Table 2.10 (end)

1	Collateralized loans														22	23	by gold				27	28
	by assets and guarantees							on fixed-term rate									on fixed-term rate					
	on fixed-term rate							on auction									of which for the term:					
	total amount of loans, millions of rubles	of which for the term:			amount of loans for the term 12 months, millions of rubles ⁴	number of announced/valid loan auctions	average weighted rate, % p.a.	total amount of loans, millions of rubles	of which for the term:			of which for the term:					average weighted rate, % p.a.					
from 1 to 30 days		from 31 to 90 days	from 91 to 180 days	from 181 days to 365 days					from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 days to 365 days										
15	16	17	18	19	20	21	22	23	24	25	26	27	28									
2012																						
January	238,842.20	—	114,734.30	124,107.90	—	—	—	1.00	7.35	1.00	—	—	—	—	6.75							
February	21,776.00	—	551.00	21,225.00	—	—	—	—	7.49	—	—	—	—	—	—							
March	48,117.08	517.00	31,714.38	15,885.70	—	—	—	200.00	7.25	—	200.00	—	—	—	6.75							
April	11,963.85	19.00	1,781.00	4,577.55	5,586.30	—	—	5.00	7.81	655.00	650.00	—	—	—	6.75							
May	46,226.90	50.00	3,655.00	32,690.80	9,831.10	—	—	165.00	7.67	298.00	133.00	—	—	—	7.06							
June	377,234.01	609.45	111,673.50	139,129.47	125,821.59	—	—	19.00	7.73	19.00	—	—	—	—	6.75							
July	93,681.45	231.00	14,798.60	77,371.90	1,279.95	—	—	108.00	7.47	280.00	172.00	—	—	—	7.13							
August	183,328.17	286.00	17,383.45	87,963.33	77,695.39	—	—	40.00	7.79	40.00	—	—	—	—	6.75							
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	—	—	73.00	7.67	133.00	60.00	—	—	—	7.06							
October	102,443.98	414.10	14,792.90	84,403.90	2,833.08	—	—	76.00	7.74	76.00	—	—	—	—	7.00							
November	93,197.53	58.00	89,467.50	613.23	3,058.80	—	—	72.00	7.36	272.00	—	200.00	—	—	7.92							
December	179,510.79	129.45	169,270.05	4,870.80	5,240.49	—	—	176.00	7.38	176.00	—	—	—	—	7.00							
2013																						
January	16,198.20	244.50	14,185.50	1,439.50	328.70	—	—	—	7.38	—	—	—	—	—	—							
February	5,354.67	—	4,957.00	—	397.67	—	—	184.00	7.46	—	100.00	84.00	—	—	7.31							
March	23,737.67	536.10	22,396.70	709.07	95.80	—	—	1,162.00	7.28	1,162.00	—	—	—	—	7.00							
April	9,451.54	54.50	9,229.54	167.50	—	—	—	—	7.01	—	—	—	—	—	—							
May	105,998.37	27.00	105,798.77	156.00	16.60	—	—	—	6.76	—	—	—	—	—	—							
June	24,876.50	318.60	15,265.40	4,969.30	4,323.20	—	—	—	7.17	—	—	—	—	—	—							
July	30,975.17	56.30	23,426.37	139.40	7,353.10	306,837.50	1/1	—	5.81	—	—	—	—	—	—							

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ Since October 1, 2010 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates			On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	by maturity		tom - one month	one month ³	one month ³	one month ³	three months ⁴			
		one day	one week ²						one month ³		
2012											
January	4.00	4.00	4.00	—	4.00	—	3.94	—	3.94	4.00	
February	4.00	4.00	4.00	—	4.00	—	4.04	—	4.04	4.00	
March	4.00	4.00	4.00	—	4.00	—	4.03	—	4.03	4.00	
April	4.00	4.00	4.00	—	4.00	—	4.03	—	4.03	4.00	
May	4.00	4.00	4.00	—	4.00	—	4.03	—	4.00	4.00	
June	4.00	4.00	—	—	4.00	—	4.02	—	4.02	4.00	
July	4.00	4.00	—	4.00	4.00	—	—	—	—	4.00	
August	4.00	4.00	—	4.00	4.00	—	—	—	—	4.00	
September	4.17	4.11	—	4.15	4.12	—	—	—	—	4.12	
October	4.25	4.25	—	4.25	4.25	—	—	—	—	4.25	
November	4.25	4.25	—	4.25	4.25	—	—	—	—	4.25	
December	4.47	4.48	—	4.44	4.47	—	—	—	—	4.47	
2013											
January	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
February	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
March	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
April	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
May	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
June	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	
July	4.50	4.50	—	4.50	4.50	—	—	—	—	4.50	

¹ Since April 17, 2012 operations are suspended.

² The Bank of Russia made a resolve on conducting the operations since April 10, 2012.

³ Since Q3, 2012 operations are suspended.

⁴ Since January 1, 2011 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds							
				fixed-term interest rates				auction interest rates			
				demand deposits	one day	one week ¹	tom-one month	one week ²	one month ³	three months ⁴	
2012											
January	306	54	2,977,565.90	1.97	96.56	1.00	—	—	—	—	—
February	306	55	6,864,951.77	1.04	98.31	0.45	—	—	—	0.20	—
March	265	51	2,101,398.01	3.55	94.44	0.83	—	—	—	1.18	—
April	250	48	1,640,776.78	4.75	93.89	0.45	—	—	—	0.91	—
May	215	48	1,239,646.94	5.16	94.06	—	—	—	—	0.78	—
June	216	50	1,155,839.93	7.30	91.57	—	—	—	—	1.13	—
July	196	44	1,483,583.78	5.60	93.87	—	—	0.53	—	—	—
August	221	46	2,296,227.48	3.46	96.08	—	—	0.46	—	—	—
September	239	45	1,380,475.63	4.67	94.65	—	—	0.68	—	—	—
October	185	45	1,333,934.28	5.29	93.96	—	—	0.75	—	—	—
November	195	47	1,677,816.81	4.02	95.17	—	—	0.81	—	—	—
December	271	53	1,843,749.05	3.79	95.44	—	—	0.76	—	—	—
2013											
January	276	53	2,434,595.40	1.85	97.68	—	—	0.47	—	—	—
February	255	51	2,457,812.47	1.70	97.99	—	—	0.31	—	—	—
March	211	45	1,984,878.77	2.09	97.56	—	—	0.35	—	—	—
April	198	44	1,909,233.36	1.94	97.77	—	—	0.29	—	—	—
May	165	41	1,492,240.73	2.20	97.39	—	—	0.41	—	—	—
June	175	42	1,490,635.99	3.29	96.27	—	—	0.44	—	—	—
July	190	44	1,561,251.71	2.74	96.81	—	—	0.45	—	—	—

¹ Since April 17, 2012 operations are suspended.² The Bank of Russia made a resolve on conducting the operations since April 10, 2012.³ Since Q3, 2012 operations are suspended.⁴ Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2012									
1.03	One month	35	25	4.34	4.00	5.50	4.05	4.03	2.47
7.03	One month	39	25	11.66	4.00	5.50	4.05	4.02	6.07
15.03	One month	46	28	13.05	4.00	5.50	4.05	4.03	6.93
22.03	One month	33	21	9.59	4.00	5.50	4.05	4.03	5.03
29.03	One month	30	20	7.92	4.00	5.50	4.05	4.04	4.26
5.04	One month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	One month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	One month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	One month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	One month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	One month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	One month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	One month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	One month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	One month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	One month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	One month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	One month	31	21	7.12	4.00	5.50	4.05	4.03	3.93

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2013				
1.07	430,612.14	1	5.57	2,022,822.65
2.07	390,112.58	1	5.58	1,981,807.23
3.07	1,869,556.46	6	5.54	1,929,946.52
4.07	190,626.11	1	5.63	1,902,979.50
5.07	151,449.47	3	5.67	1,863,843.99
8.07	130,026.14	1	5.67	1,835,518.64
9.07	103,227.33	1	5.74	1,808,576.30
10.07	1,829,122.79	7	5.54	1,888,809.90
11.07	223,010.89	1	5.60	1,963,888.43
12.07	329,997.79	3	5.57	2,070,852.86
15.07	390,148.95	1	5.56	2,130,912.34
16.07	430,537.08	1	5.56	2,171,306.63
17.07	2,055,905.68	6	5.53	2,105,534.26
18.07	210,091.21	1	5.61	2,114,961.05
19.07	200,179.02	3	5.63	2,105,109.15
22.07	334,527.34	1	5.57	2,239,403.74
23.07	359,785.48	1	5.56	2,264,455.32
24.07	2,212,091.89	6	5.53	2,261,863.73
25.07	285,430.53	1	5.56	2,323,036.33
26.07	317,006.70	3	5.56	2,354,641.63
29.07	357,454.84	1	5.56	2,394,943.96
30.07	273,681.14	1	5.61	2,311,022.32
31.07	1,938,303.18	6	5.53	1,987,769.36

Table 2.15

Main Characteristics of the Bank of Russia Bond (OBR) Auctions

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
13.01.2011	92	15.04.2011	4-17-21BR1-0	500,000.00	3.38	3.50	8,674.48	3,726.23	3,757.66	99.16	99.13
20.01.2011	85	15.04.2011	4-17-21BR1-0	25,000.00	3.48	3.50	1,808.19	1,098.31	1,107.12	99.20	99.20
3.02.2011	71	15.04.2011	4-17-21BR1-0	10,000.00	3.50	3.50	3,501.44	3,481.69	3,505.03	99.33	99.33
17.02.2011	57	15.04.2011	4-17-21BR1-0	25,000.00	3.30	3.30	30,478.23	8,299.40	8,341.43	99.50	99.50
10.03.2011	36	15.04.2011	4-17-21BR1-0	25,000.00	3.26	3.27	26,018.05	19,937.65	20,000.00	99.69	99.69
14.03.2011	95	17.06.2011	4-18-21BR1-1	750,000.00	3.59	3.60	414,119.58	350,361.46	353,600.68	99.08	99.08
24.03.2011	85	17.06.2011	4-18-21BR1-1	20,000.00	3.50	3.50	40,029.42	15,710.05	15,836.73	99.20	99.20
31.03.2011	78	17.06.2011	4-18-21BR1-1	25,000.00	3.47	3.50	27,846.19	24,138.63	24,315.19	99.27	99.27
7.04.2011	71	17.06.2011	4-18-21BR1-1	35,000.00	3.44	3.45	39,497.15	32,087.37	32,299.07	99.34	99.34
14.04.2011	64	17.06.2011	4-18-21BR1-1	20,000.00	3.40	3.40	40,106.50	17,443.40	17,545.70	99.42	99.42
21.04.2011	57	17.06.2011	4-18-21BR1-1	5,000.00	3.40	3.40	11,916.40	2,127.31	2,138.41	99.48	99.48
28.04.2011	50	17.06.2011	4-18-21BR1-1	15,000.00	3.37	3.40	10,452.61	9,954.90	10,000.00	99.55	99.55
12.05.2011	92	12.08.2011	4-19-21BR1-1	750,000.00	3.60	3.60	13,531.64	5,654.69	5,705.40	99.11	99.11
19.05.2011	85	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	654.28	257.66	259.80	99.18	99.18
26.05.2011	78	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	646.45	249.61	251.50	99.25	99.25
2.06.2011	71	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.65	2,418.85	1,018.91	1,025.95	99.31	99.30
9.06.2011	64	12.08.2011	4-19-21BR1-1	5,000.00	3.65	3.65	1,813.74	1,018.95	1,025.36	99.37	99.37
16.06.2011	57	12.08.2011	4-19-21BR1-1	10,000.00	3.65	3.65	21,634.10	8,799.45	8,848.69	99.44	99.44
23.06.2011	50	12.08.2011	4-19-21BR1-1	5,000.00	3.64	3.64	4,681.11	1,257.66	1,263.80	99.51	99.51
30.06.2011	43	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	2,096.74	880.93	884.58	99.59	99.59
7.07.2011	36	12.08.2011	4-19-21BR1-1	15,000.00	3.59	3.59	10,194.82	9,965.67	10,000.00	99.66	99.66
14.07.2011	92	14.10.2011	4-20-21BR1-1	500,000.00	3.69	3.69	47,395.30	4,149.17	4,187.34	99.09	99.09
28.07.2011	78	14.10.2011	4-20-21BR1-1	5,000.00	3.60	3.60	32.33	32.32	32.57	99.25	99.25
11.08.2011	64	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	9,640.54	3,169.91	3,189.34	99.39	99.39
18.08.2011	57	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	2,845.90	2,772.00	2,787.10	99.46	99.46
1.09.2011	43	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	120.01	120.00	120.49	99.59	99.59

Table 2.16

Main Indicators of the Bank of Russia Bond (OBR) Market

Date	Nominal value, millions of rubles	Market value, millions of rubles	Turnover at par value, millions of rubles	Turnover at market value, millions of rubles	Portfolio indicator, % p.a.	Portfolio duration, days	The ratio of turnover at par value, %	Debt, millions of rubles
2011								
3.10	10,316.82	10,301.86	—	—	3.79	11	—	10,243.39
4.10	10,316.82	10,301.86	—	—	3.79	10	—	10,243.39
5.10	10,316.82	10,301.86	—	—	3.79	9	—	10,243.39
6.10	10,316.82	10,301.86	—	—	3.79	8	—	10,243.39
7.10	10,316.82	10,301.86	—	—	3.79	7	—	10,243.39
10.10	10,316.82	10,301.86	—	—	3.79	4	—	10,243.39
11.10	10,316.82	10,301.86	—	—	3.79	3	—	10,243.39
12.10	10,316.82	10,301.86	—	—	3.79	2	—	10,243.39
13.10	10,316.82	10,301.86	—	—	3.79	1	—	10,243.39

Table 2.17

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012															
January	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	31.8729	31.6886	31.6807	31.5830	31.5830
February	30.3131	30.4067	30.1855	30.2385	30.2385	30.2385	30.2324	30.0871	29.6930	29.6795	29.8923	29.8923	29.8923	29.8873	30.0868
March	29.0253	29.2889	29.2960	29.2960	29.2960	29.2892	29.4508	29.6621	29.6621	29.6621	29.6621	29.5406	29.6666	29.5091	29.5125
April	29.3282	29.3282	29.3479	29.2944	29.4285	29.4303	29.4606	29.4606	29.4606	29.6358	29.6359	29.8033	29.5690	29.4711	29.4711
May	29.3627	29.3627	29.3708	29.4630	29.5937	29.8075	29.8075	29.8075	29.8075	29.8075	30.1891	30.2306	30.1793	30.1793	30.2652
June	32.9173	33.7384	33.7384	33.7384	34.0395	33.2001	32.7889	32.1922	32.7358	32.5862	32.5862	32.5862	32.5862	32.7331	32.5766
July	32.8169	32.8169	32.5287	32.4789	32.2065	32.4727	32.6240	32.6240	32.6240	32.9907	32.9754	32.8282	32.7177	32.6590	32.6590
August	32.2058	32.3322	32.4563	32.5361	32.5361	32.5361	31.9451	31.6644	31.6907	31.4807	31.8974	31.8974	31.8974	31.8707	31.7739
September	32.5669	32.5669	32.5669	32.4171	32.1995	32.4608	32.1998	32.0142	32.0142	32.0142	31.7221	31.7768	31.4780	31.3992	30.8181
October	30.9169	31.2538	31.1350	31.1944	31.1210	30.9744	30.9744	30.9744	31.0777	31.0994	31.2017	31.1667	30.9738	30.9738	30.9738
November	31.3743	31.3666	31.3817	31.3817	31.3817	31.3817	31.5195	31.3033	31.5146	31.4962	31.4962	31.4962	31.6053	31.7164	31.7267
December	30.8110	30.8110	30.8110	30.8365	30.9940	30.8235	30.9107	30.9670	30.9670	30.9670	30.8686	30.7506	30.7321	30.6034	30.6892
2013															
January	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.3727	30.4215	30.3650	30.2537	30.2537	30.2537	30.2607
February	30.0161	29.9966	29.9966	29.9966	29.9251	30.1231	29.9598	30.0496	30.1575	30.1575	30.1575	30.1590	30.1713	30.0692	30.0773
March	30.5124	30.6381	30.6381	30.6381	30.7870	30.6963	30.6214	30.7628	30.7628	30.7628	30.7628	30.7576	30.7499	30.7209	30.7769
April	31.0834	31.1093	31.1178	31.3918	31.7203	31.6207	31.6207	31.6207	31.6144	31.2086	31.0036	30.8814	30.9308	30.9308	30.9308
May	31.0433	31.0433	31.0433	31.0433	31.0433	31.0433	31.0839	31.0789	31.0829	31.0829	31.0829	31.0829	31.0829	31.3777	31.2778
June	31.7979	31.7979	31.7979	32.0487	31.8344	31.9816	32.1385	32.2397	32.2397	32.2397	32.3246	32.3951	32.3951	32.3467	31.8029
July	32.7090	32.8517	32.9475	33.2204	33.1605	33.2247	33.2247	33.2247	33.3210	33.0842	32.9112	32.5867	32.6429	32.6429	32.6429

Table 2.17 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2012																
January	31.5830	31.9344	31.5445	31.5428	31.4777	31.2879	31.2879	31.2879	31.3325	30.8752	30.6670	30.3600	30.3626	30.3626	30.3626	30.3647
February	29.9440	30.2098	29.9982	29.9982	29.9982	29.7805	29.7796	29.7692	29.7692	29.4490	29.4490	29.4490	29.1264	28.9503	—	—
March	29.5822	29.3578	29.3578	29.3578	29.2224	29.1652	29.2079	29.2447	29.4038	29.4038	29.4038	29.2311	28.9468	29.0845	29.2853	29.3282
April	29.4711	29.7614	29.6368	29.4978	29.5122	29.5214	29.5214	29.5214	29.4880	29.4549	29.2962	29.2770	29.4234	29.3627	29.3627	—
May	30.3299	30.9758	30.9417	31.3921	31.3921	31.3921	31.1582	31.0644	31.3803	31.6247	31.7572	31.7572	31.7572	31.8270	32.0860	32.4509
June	32.3945	32.3945	32.3945	32.1315	32.5315	32.5166	32.9054	33.5191	33.5191	33.5191	33.1693	33.1732	32.8384	32.9412	32.8169	—
July	32.6590	32.6208	32.4955	32.4041	32.0764	31.9509	31.9509	31.9509	32.3760	32.6324	32.9657	32.6224	32.2131	32.2131	32.2131	32.1881
August	31.8532	31.9011	31.8469	31.8469	31.8469	32.0165	31.9606	31.8056	31.6830	31.8099	31.8099	31.8099	31.8703	32.0183	32.0942	32.2934
September	30.8181	30.8181	30.5867	30.8795	30.8634	31.5758	31.1667	31.1667	31.1667	31.2513	31.1608	31.2221	31.1951	30.9169	30.9169	—
October	31.0791	30.9493	30.7964	30.7195	30.7823	30.7823	30.7823	30.9084	31.1171	31.3039	31.2499	31.4780	31.4780	31.4780	31.4373	31.5252
November	31.6919	31.7184	31.7184	31.7184	31.6677	31.4263	31.4218	31.1525	31.1325	31.1325	31.1325	31.0201	30.9410	31.1408	31.0565	—
December	30.6892	30.6892	30.7696	30.9859	30.7606	30.7592	30.7194	30.7194	30.7194	30.8046	30.5926	30.6150	30.4808	30.3727	30.3727	30.3727
2013																
January	30.2556	30.3399	30.3431	30.2065	30.2065	30.2065	30.2970	30.1950	30.2292	30.1648	30.0451	30.0451	30.0451	30.0782	30.1513	30.0277
February	30.1139	30.1139	30.1139	30.1258	30.1277	30.0502	30.2337	30.3596	30.3596	30.3596	30.3368	30.5889	30.6202	—	—	—
March	30.7196	30.7196	30.7196	30.8908	30.8285	30.9446	30.8923	30.9325	30.9325	30.9325	30.7585	30.8734	30.8630	30.9962	31.0834	31.0834
April	31.3051	31.4512	31.2320	31.7151	31.4605	31.4605	31.4605	31.5664	31.6414	31.5917	31.3169	31.2196	31.2196	31.2196	31.2559	—
May	31.4281	31.4166	31.3931	31.3931	31.3931	31.3406	31.1770	31.2280	31.4711	31.3164	31.3164	31.3164	31.3025	31.3784	31.5203	31.5893
June	31.8029	31.8029	31.6790	31.8824	32.1201	32.7041	32.7433	32.7433	32.7433	32.9097	32.7140	32.8876	32.8766	32.7090	32.7090	—
July	32.6220	32.5417	32.4526	32.3998	32.4288	32.4288	32.4288	32.3236	32.3106	32.3462	32.5376	32.6371	32.6371	32.6371	32.8556	32.8901

Table 2.18

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012															
January	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	40.4061	40.2852	40.6189	40.6189
February	39.9678	39.6777	39.7664	39.7425	39.7425	39.7425	39.5137	39.4592	39.4115	39.4767	39.6282	39.6282	39.6282	39.6037	39.5431
March	39.1029	39.0714	38.9490	38.9490	38.9490	38.6530	38.8721	38.9938	38.9938	38.9938	38.9938	38.7691	38.8543	38.8517	38.4843
April	39.1707	39.1707	39.1677	39.0846	38.8368	38.7097	38.5138	38.5138	38.5138	38.7192	38.8349	39.0781	38.8507	38.8134	38.8134
May	38.9203	38.9203	38.8223	38.7350	38.9157	39.0001	39.0001	39.0001	39.0001	39.0001	39.1160	39.0458	38.9826	38.9826	39.0088
June	40.8076	41.6804	41.6804	41.6804	42.2464	41.5068	40.9501	40.4205	40.9067	40.7914	40.7914	40.7914	40.7914	40.9426	40.9390
July	41.3230	41.3230	41.0642	40.9332	40.5512	40.6850	40.3885	40.3885	40.3885	40.5522	40.5367	40.2638	40.0072	39.8277	39.8277
August	39.5101	39.8236	39.7525	39.6745	39.6745	39.6745	39.5353	39.2322	39.2299	38.9511	39.1923	39.1923	39.1923	39.1468	39.2916
September	40.7249	40.7249	40.7249	40.7580	40.6197	40.6669	40.6297	40.4820	40.4820	40.4820	40.5694	40.6203	40.5090	40.5678	40.1868
October	39.9786	40.1455	40.1673	40.2096	40.2581	40.2822	40.2822	40.2822	40.3389	40.3577	40.1347	40.0679	40.0832	40.0832	40.0832
November	40.6548	40.6323	40.4918	40.4918	40.4918	40.4918	40.3134	40.2748	40.2189	40.2238	40.2238	40.2238	40.2146	40.2323	40.3500
December	40.0759	40.0759	40.0759	40.1769	40.4720	40.4127	40.3570	40.1270	40.1270	40.1270	39.8359	39.8313	39.9579	40.0599	40.2182
2013															
January	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	40.2286	39.8096	39.6385	40.1104	40.1104	40.1104	40.5009
February	40.7138	40.8674	40.8674	40.8674	40.7789	40.6029	40.6435	40.6691	40.4171	40.4171	40.4171	40.3618	40.3873	40.4280	40.3698
March	40.1024	40.0563	40.0563	40.0563	40.0293	40.0126	40.0007	39.9732	39.9732	39.9732	39.9732	40.0187	40.0364	40.0631	39.8715
April	39.8023	39.8168	40.0113	40.1752	40.7035	40.8413	40.8413	40.8413	41.0481	40.6523	40.5930	40.3651	40.5132	40.5132	40.5132
May	40.6264	40.6264	40.6264	40.6264	40.6264	40.6264	40.7386	40.6450	40.7404	40.7404	40.7404	40.7404	40.7404	40.7345	40.6768
June	41.4486	41.4486	41.4486	41.7274	41.6076	41.8447	42.1464	42.7176	42.7176	42.7176	42.6426	42.9753	42.9753	43.2443	42.4442
July	42.7180	42.8025	43.0525	43.0736	43.0954	42.8399	42.8399	42.8399	42.7342	42.6389	42.1033	42.6234	42.6643	42.6643	42.6643

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2012																
January	40.6189	40.3842	40.1688	40.2612	40.4772	40.5867	40.5867	40.5867	40.4064	40.1872	39.9499	39.8384	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—
March	38.5781	38.4117	38.4117	38.4117	38.4801	38.6001	38.7589	38.7258	38.8189	38.8189	38.8189	38.7429	38.6266	38.7696	39.0402	39.1707
April	38.8134	38.7374	38.8509	38.6716	38.7230	38.8118	38.8118	38.8118	38.8386	38.7950	38.6593	38.7393	38.7477	38.9203	38.9203	—
May	38.9830	39.3300	39.3919	39.7518	39.7518	39.7518	39.8077	39.7376	39.7651	39.7681	39.8426	39.8426	39.8426	40.1179	40.2423	40.4598
June	40.9078	40.9078	40.9078	40.8231	41.0060	41.2441	41.7208	42.0464	42.0464	42.0464	41.4981	41.4964	41.0217	41.1963	41.3230	—
July	39.8277	39.8985	39.9240	39.8020	39.4219	39.1686	39.1686	39.1686	39.1620	39.5374	39.8390	39.6362	39.6028	39.6028	39.6028	39.5527
August	39.2846	39.1395	39.3660	39.3660	39.3660	39.5468	39.5449	39.6202	39.7527	39.9087	39.9087	39.9087	39.8379	39.9748	40.2846	40.5250
September	40.1868	40.1868	40.1481	40.4367	40.3416	40.9570	40.4918	40.4918	40.4918	40.4548	40.2099	40.1735	40.2074	39.9786	39.9786	—
October	40.1355	40.1970	40.3525	40.2640	40.2140	40.2140	40.2140	40.3416	40.5798	40.6544	40.6311	40.6948	40.6948	40.6948	40.6233	40.7148
November	40.3818	40.4759	40.4759	40.4759	40.4207	40.2037	40.0785	40.0278	40.1360	40.1360	40.1360	40.1989	40.1893	40.2339	40.2057	—
December	40.2182	40.2182	40.4713	40.8084	40.7393	40.6544	40.5619	40.5619	40.5619	40.6251	40.3333	40.3659	40.3505	40.2286	40.2286	40.2286
2013																
January	40.4003	40.3096	40.3472	40.4314	40.4314	40.4314	40.3617	40.3194	40.2200	40.2036	40.2364	40.2364	40.2364	40.4552	40.5414	40.5134
February	40.2713	40.2713	40.2713	40.1969	40.2265	40.3394	40.0748	40.1111	40.1111	40.1111	40.0810	39.9216	40.0420	—	—	—
March	40.0123	40.0123	40.0123	39.8491	39.9075	39.8752	39.9746	39.9060	39.9060	39.9060	40.0845	39.7526	39.6559	39.6627	39.8023	39.8023
April	40.9283	41.1193	41.1544	41.3787	41.1157	41.1157	41.1157	41.2352	41.3142	41.0629	40.8498	40.6635	40.6635	40.6635	40.8358	—
May	40.5517	40.4175	40.3747	40.3747	40.3747	40.2633	40.1903	40.3372	40.4026	40.5140	40.5140	40.5140	40.4867	40.5189	40.5666	40.9650
June	42.4442	42.4442	42.2249	42.5216	43.0409	43.3526	43.3489	43.3489	43.3489	43.1018	42.9698	42.9841	42.8349	42.7180	42.7180	—
July	42.6076	42.5906	42.6232	42.4437	42.5920	42.5920	42.5920	42.5088	42.6209	42.7229	42.9919	43.3421	43.3421	43.3421	43.6060	43.6090

Table 2.19

Official Exchange Rate: Rubles per US Dollar (as of end of month)

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901					

Table 2.20

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74					

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2013				
1.07	1,265.36	19.57	1,393.39	680.40
2.07	1,313.39	19.92	1,425.88	715.05
3.07	1,335.49	20.59	1,461.81	726.67
4.07	1,330.80	20.96	1,454.70	728.42
5.07	1,332.13	20.84	1,431.82	724.97
6.07	1,316.82	20.90	1,421.77	718.90
9.07	1,312.87	20.70	1,430.18	727.41
10.07	1,331.73	20.38	1,455.12	746.70
11.07	1,325.03	20.21	1,443.27	739.63
12.07	1,341.82	20.29	1,467.81	758.52
13.07	1,338.10	20.83	1,467.19	752.49
16.07	1,343.80	20.62	1,480.94	761.44
17.07	1,345.46	20.74	1,477.29	760.62
18.07	1,339.95	20.82	1,480.55	761.66
19.07	1,333.09	20.66	1,466.68	759.38
20.07	1,340.80	20.32	1,479.46	775.70
23.07	1,365.28	20.18	1,489.21	776.30
24.07	1,378.24	20.72	1,491.73	764.56
25.07	1,393.54	20.99	1,502.73	766.45
26.07	1,372.49	21.34	1,504.30	774.12
27.07	1,393.22	20.90	1,508.90	777.54
30.07	1,405.71	21.15	1,508.44	764.78
31.07	1,398.20	21.25	1,518.48	779.33

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)													
	term of credit										term of credit													
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2012																								
January	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51
February	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46
March	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29
April	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23
May	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29
June	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42
July	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55
August	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58
September	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56
October	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51
November	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52
December	5.70	5.82	6.24	6.79	7.16	7.51	6.41	6.58	7.04	7.58	8.02	8.47	5.70	5.82	6.24	6.79	7.16	7.51	6.41	6.58	7.04	7.58	8.02	8.47
2013																								
January	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22	5.02	5.29	5.78	6.58	6.99	7.45	5.74	6.04	6.68	7.33	7.90	8.22
February	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22	5.17	5.40	5.77	6.53	7.00	7.48	5.85	6.11	6.60	7.30	7.91	8.22
March	5.50	5.67	5.85	6.50	7.04	7.53	6.16	6.35	6.72	7.41	7.91	8.45	5.50	5.67	5.85	6.50	7.04	7.53	6.16	6.35	6.72	7.41	7.91	8.45
April	5.59	5.72	5.97	6.54	7.01	7.39	6.24	6.41	6.76	7.45	7.90	8.42	5.59	5.72	5.97	6.54	7.01	7.39	6.24	6.41	6.76	7.45	7.90	8.42
May	5.79	5.85	6.06	6.50	6.95	7.28	6.42	6.54	6.84	7.37	7.86	8.34	5.79	5.85	6.06	6.50	6.95	7.28	6.42	6.54	6.84	7.37	7.86	8.34
June	5.77	5.84	6.05	6.52	6.91	7.22	6.36	6.52	6.84	7.39	7.80	8.27	5.77	5.84	6.05	6.52	6.91	7.22	6.36	6.52	6.84	7.39	7.80	8.27
July	5.59	5.73	5.93	6.44	6.90	7.21	6.20	6.42	6.80	7.33	7.79	8.26	5.59	5.73	5.93	6.44	6.90	7.21	6.20	6.42	6.80	7.33	7.79	8.26

Table 3.1.2

Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

(% p.a. for ruble credits)

	Moscow Interbank Actual Credit Rates (MIACR)										Moscow Interbank Actual Credit Rates (MIACR-IG)										Moscow Interbank Actual Credit Rates (MIACR-B)									
	term of credit										term of credit										term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2012																														
January	4.84	5.78	6.48	7.33	8.17	9.45	4.81	5.01	6.23	6.79	7.35	9.72	4.97	5.10	6.79	8.09	8.91	—												
February	4.41	4.97	5.93	7.51	8.48	9.54	4.33	4.47	6.36	7.65	—	9.16	4.55	4.96	4.96	6.70	7.98	8.70	12.00											
March	5.12	5.71	6.06	6.60	7.08	8.05	4.98	4.83	5.12	6.09	6.09	6.50	5.36	5.82	6.23	7.75	8.43	—												
April	5.34	5.71	6.54	7.53	7.51	9.15	5.19	5.43	6.00	6.96	7.01	8.55	5.60	5.63	6.62	7.94	—													
May	5.80	6.11	6.31	7.08	7.54	8.61	5.64	5.89	6.40	6.62	6.92	8.54	6.00	6.19	7.50	7.18	9.25	—												
June	5.77	6.44	6.77	7.24	8.93	8.83	5.64	6.14	6.56	6.85	8.00	8.61	6.01	6.89	7.00	8.30	8.90	8.00												
July	5.61	6.23	6.69	7.32	8.08	8.74	5.49	5.77	6.74	7.06	7.49	8.94	5.86	6.66	7.09	7.79	—													
August	5.33	6.02	6.52	7.09	7.77	8.93	5.23	5.70	6.71	6.91	7.33	8.72	5.60	6.33	6.92	7.31	7.75	9.70												
September	5.53	5.89	6.22	6.85	8.27	7.90	5.42	5.58	6.51	7.03	7.53	—	5.73	6.67	7.95	7.63	9.29	9.50												
October	6.10	6.59	6.83	7.50	7.86	9.10	6.00	5.91	6.42	7.00	7.69	8.78	6.28	6.76	7.28	8.06	10.00	10.00												
November	6.12	6.63	6.75	7.00	7.57	10.25	6.02	6.32	6.34	7.43	6.65	8.10	6.24	6.70	7.41	8.60	8.55	—												
December	6.17	6.56	6.93	7.56	8.35	9.34	6.04	6.22	6.90	7.55	7.54	9.26	6.34	6.73	7.50	8.27	9.88	3.00												
2013																														
January	5.42	5.91	6.57	7.41	7.76	8.74	5.36	5.62	6.25	6.92	7.83	9.26	5.42	5.65	7.02	6.78	—	—												
February	5.66	6.07	6.34	7.65	7.86	7.25	5.55	5.68	6.29	7.08	7.99	6.60	5.69	5.93	7.25	8.50	—	3.00												
March	6.03	6.46	7.09	7.31	7.96	8.04	5.85	5.97	6.45	7.47	7.28	—	6.15	6.24	7.35	8.40	7.62	—												
April	6.22	6.55	6.56	7.71	8.21	9.35	6.03	6.20	6.38	6.91	7.12	8.28	6.21	6.43	7.11	7.94	10.00	11.00												
May	6.37	6.74	7.08	7.34	8.07	7.10	6.19	6.24	—	6.66	7.00	3.00	6.34	6.79	7.29	8.29	—	—												
June	6.30	6.63	7.02	8.06	7.90	7.82	6.18	6.28	6.38	6.98	6.96	7.60	6.40	6.73	7.30	8.09	7.35	7.10												
July	6.08	6.56	6.92	7.34	7.90	8.06	5.94	6.19	6.17	6.79	6.75	7.50	6.03	6.79	7.05	8.00	7.30	—												

Table 3.1.3

Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)						
	Term of credit						Term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2013													
1.07	5.88	5.90	6.04	6.53	6.94	7.23	6.46	6.58	6.89	7.34	7.82	8.27	
2.07	5.80	5.89	6.04	6.52	6.94	7.24	6.41	6.58	6.88	7.36	7.81	8.28	
3.07	5.71	5.81	5.95	6.53	6.93	7.22	6.34	6.51	6.87	7.34	7.81	8.26	
4.07	5.56	5.73	5.93	6.46	6.89	7.23	6.16	6.43	6.84	7.31	7.77	8.26	
5.07	5.41	5.66	5.91	6.43	6.90	7.21	6.06	6.36	6.82	7.33	7.76	8.26	
8.07	5.36	5.61	5.89	6.39	6.88	7.20	5.98	6.28	6.78	7.30	7.77	8.24	
9.07	5.28	5.56	5.86	6.41	6.89	7.25	5.89	6.31	6.75	7.30	7.85	8.26	
10.07	5.32	5.60	5.88	6.43	6.91	7.20	5.88	6.30	6.77	7.33	7.87	8.24	
11.07	5.38	5.64	5.91	6.43	6.89	7.21	5.95	6.32	6.77	7.33	7.77	8.25	
12.07	5.48	5.70	5.90	6.41	6.90	7.20	6.11	6.35	6.78	7.34	7.78	8.24	
15.07	5.59	5.71	5.91	6.44	6.88	7.17	6.21	6.34	6.77	7.34	7.76	8.19	
16.07	5.67	5.76	5.92	6.43	6.90	7.21	6.27	6.43	6.80	7.33	7.77	8.27	
17.07	5.63	5.78	5.93	6.44	6.90	7.21	6.26	6.44	6.80	7.35	7.79	8.27	
18.07	5.61	5.73	5.92	6.44	6.91	7.19	6.24	6.43	6.81	7.38	7.88	8.24	
19.07	5.54	5.74	5.91	6.40	6.89	7.19	6.20	6.40	6.78	7.34	7.77	8.24	
22.07	5.58	5.70	5.93	6.40	6.90	7.20	6.19	6.38	6.78	7.32	7.79	8.27	
23.07	5.62	5.75	5.91	6.44	6.90	7.22	6.23	6.43	6.79	7.35	7.80	8.30	
24.07	5.61	5.76	5.94	6.44	6.90	7.22	6.22	6.44	6.78	7.35	7.80	8.30	
25.07	5.62	5.73	5.92	6.43	6.89	7.21	6.22	6.42	6.79	7.34	7.79	8.28	
26.07	5.65	5.76	5.91	6.41	6.90	7.21	6.25	6.42	6.77	7.35	7.80	8.28	
29.07	5.75	5.77	5.94	6.44	6.90	7.19	6.37	6.46	6.80	7.32	7.78	8.25	
30.07	5.75	5.77	5.94	6.45	6.88	7.20	6.35	6.46	6.79	7.33	7.77	8.30	
31.07	5.75	5.80	5.94	6.44	6.90	7.17	6.34	6.48	6.78	7.32	7.78	8.26	

Table 3.1.4

Daily Moscow Interbank Actual Credit Rate (MIACR, MIACR-IG, MIACR-B)

(% p.a. for ruble credits)

Date	Moscow Interbank Actual Credit Rates (MIACR)						Moscow Interbank Actual Credit Rates (MIACR-IG)						Moscow Interbank Actual Credit Rates (MIACR-B)						
	Term of credit						Term of credit						Term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2013																			
1.07	6.37	6.60	7.08	7.83	8.10	—	6.28	6.40	—	—	—	—	6.39	7.50	7.50	—	—	—	
2.07	6.19	6.45	6.50	6.50	8.06	—	6.09	6.35	—	—	—	—	6.12	6.50	—	—	—	—	
3.07	5.94	6.58	6.25	6.37	8.01	8.19	5.77	5.78	6.37	—	—	—	5.75	—	—	—	—	—	
4.07	5.78	6.78	6.75	—	7.40	—	5.59	—	—	—	—	—	5.61	—	6.75	—	—	—	
5.07	5.68	5.93	14.05	7.74	8.04	8.15	5.47	—	—	—	—	—	5.55	—	—	—	—	—	
8.07	5.63	6.00	6.00	7.71	8.23	8.17	5.42	—	—	—	—	—	5.56	—	—	—	—	—	
9.07	5.73	6.19	6.86	7.61	8.08	—	5.54	—	—	—	—	—	5.62	—	—	—	—	—	
10.07	5.85	6.62	6.05	7.29	—	—	5.68	—	7.03	—	—	—	5.87	—	—	—	—	—	
11.07	6.03	6.50	6.23	6.50	7.00	—	5.84	—	6.30	6.50	7.00	—	6.06	—	6.20	—	—	—	
12.07	6.10	6.40	7.16	7.20	8.03	—	5.99	6.35	7.00	—	—	—	6.13	—	7.75	—	—	—	
15.07	6.20	6.40	6.35	7.05	8.04	—	6.06	6.15	—	—	—	—	6.30	—	—	—	—	—	
16.07	6.19	6.28	6.25	9.10	7.97	—	6.04	6.25	—	—	—	—	6.11	—	—	—	—	—	
17.07	6.11	6.94	6.60	7.38	8.04	8.15	5.98	—	—	—	—	—	6.09	—	—	8.00	7.30	—	
18.07	6.07	6.43	6.45	7.90	—	8.00	5.97	—	—	—	—	—	6.05	6.50	—	—	—	—	
19.07	6.00	6.76	6.60	6.40	7.25	—	5.92	—	—	—	—	—	5.89	—	—	—	—	—	
22.07	6.12	6.40	5.85	7.53	7.76	—	5.99	6.10	—	6.50	—	—	5.99	—	—	—	—	—	
23.07	6.08	6.29	7.00	6.25	8.03	7.88	5.96	—	—	—	7.50	—	5.95	—	—	—	—	—	
24.07	6.08	6.95	10.00	7.75	7.71	8.14	5.99	—	—	—	—	—	6.07	—	—	—	—	—	
25.07	6.29	6.62	7.17	9.10	8.05	8.14	6.22	6.15	—	—	—	—	6.31	6.48	—	—	—	—	
26.07	6.37	6.89	3.83	7.02	8.08	7.50	6.29	—	—	—	—	—	6.29	—	—	—	—	—	
29.07	6.38	7.00	6.45	6.50	7.81	8.14	6.30	—	—	—	—	—	6.40	—	—	—	—	—	
30.07	6.29	7.05	6.40	7.70	8.23	8.13	6.20	—	—	—	—	—	6.23	6.95	—	—	—	—	
31.07	6.26	6.93	7.21	7.13	8.09	8.13	6.04	—	7.03	—	—	—	6.24	—	—	8.00	—	—	

Table 3.1.6

Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

April, 2013
(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others											
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents				
Overnight	307,863	92,631	50,947	1,160	1,608	1,160	52,600	911,463	911,463	0	20	11,090	109,764	0	0	2	5,083	0	0	0	0	0	0	0	0	0	0	0		
1 week ¹	15,678	1,826	6,679	1,608	1,608	1,608	3,308	30,001	30,001	537	1,590	1,588	1,348	0	0	0	996	62	0	0	0	0	0	0	0	0	0	0		
2 weeks ¹	5,523	85	476	173	173	173	62	8,921	8,921	518	183	632	150	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0		
1 month ²	8,755	576	191	0	0	0	169	8,281	8,281	0	119	2,547	117	0	0	5	16	0	0	0	0	0	0	0	0	0	0	0		
2 months ²	525	5	80	0	0	0	58	644	644	0	45	1,518	39	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0		
3 months ³	2,009	292	110	0	0	0	314	819	819	0	0	3	277	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0		
6 months ³	415	45	0	0	0	0	1	644	644	0	0	0	121	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0		
over 6 months	914	13	0	0	0	0	833	5,021	5,021	0	1,295	1	151	0	0	6	14	0	0	0	0	0	0	0	0	0	0	0		
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	4,968	579	894	71	71	71	5,771	11,396	11,396	403	303	691	308	0	0	0	71	40	0	0	0	0	0	0	0	0	0	0		

¹ Standard term +/- 2 calendar days.² Standard term +/- 5 calendar days.³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles/US dollar		trading volume, millions of US dollars		weighted average exchange rate, rubles/euro	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2011						
January	29.9704	29.9801	16,959.2	48,304.0	40.2168	5,120.0
February	29.2639	29.2744	18,392.6	61,852.1	39.9226	6,906.5
March	28.4540	28.4621	25,459.3	84,800.6	39.8183	7,949.8
April	28.0294	28.0127	23,372.9	74,311.4	40.5905	6,631.7
May	27.9431	27.9221	22,782.2	86,548.6	40.0166	7,255.0
June	27.9973	27.9913	24,559.9	74,511.4	40.2504	7,922.4
July	27.9185	27.9333	23,508.4	83,188.5	39.8506	9,254.5
August	28.7957	28.8367	31,895.8	121,920.4	41.1981	8,350.1
September	30.8725	30.8548	33,792.9	128,851.4	42.3566	9,260.8
October	31.1668	31.2751	34,008.2	120,104.5	42.8860	7,999.7
November	30.8860	30.8816	31,855.8	122,465.5	41.8322	8,699.2
December	31.5337	31.5029	38,111.1	111,655.8	41.4680	9,754.0
2012						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4
May	31.0476	31.2003	31,554.3	109,955.1	39.6116	10,794.1
June	32.8989	32.8942	36,033.4	124,459.3	41.2311	9,586.9
July	32.5063	32.5061	34,621.3	125,883.3	39.9419	11,816.5
August	31.9597	31.9708	32,685.5	117,601.4	39.6277	11,651.0
September	31.3404	31.3719	37,587.5	120,558.6	40.4275	9,968.4
October	31.1062	31.1147	36,342.1	117,143.9	40.3552	9,930.3
November	31.3425	31.3502	30,091.4	99,398.3	40.2346	9,893.9
December	30.7163	30.7574	32,937.3	95,543.2	40.3170	11,467.9
2013						
January	30.2028	30.2129	25,834.5	73,627.4	40.2867	9,844.7
February	30.2022	30.2031	25,909.0	77,469.1	40.3152	10,697.1
March	30.8136	30.8202	29,811.2	81,246.9	39.9116	11,382.1
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Table 3.2.2

Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2012														
January	45,856	33,819	42,028	13,770	768	307	486	333	62	2	2	0	16	119
February	55,469	41,519	51,201	15,345	1,065	562	735	211	63	2	3	0	12	220
March	61,315	47,317	56,130	16,427	1,066	462	756	182	63	3	3	0	23	200
April	56,060	43,113	51,344	14,768	1,211	532	789	186	61	2	3	0	33	79
May	55,344	42,371	50,730	14,863	924	587	661	317	93	3	2	0	19	116
June	57,893	45,052	53,176	14,915	833	688	706	185	58	4	2	3	35	129
July	57,661	44,409	52,850	15,252	996	681	549	372	76	6	1	0	29	100
August	58,435	46,458	54,002	13,687	831	547	692	379	127	5	1	0	39	100
September	63,061	50,402	58,261	14,197	1,327	624	719	284	129	5	2	0	86	84
October	56,457	44,540	52,049	13,313	1,037	643	622	386	140	21	2	0	87	74
November	55,829	44,212	50,710	13,700	765	755	871	347	135	6	5	1	81	70
December	60,254	49,775	54,962	12,986	605	709	951	227	93	10	14	0	59	116
2013														
January	57,061	44,915	51,581	14,445	802	1,009	718	227	187	12	5	0	45	176
February	62,729	49,582	55,629	15,944	1,336	1,378	871	244	295	8	5	0	21	146
March	68,358	54,307	61,692	16,980	1,336	855	912	227	235	11	4	1	11	145
April	75,050	61,261	67,187	17,979	1,203	1,116	733	182	207	9	3	0	13	207

Table 3.2.3

Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2012														
January	1,802	1,177	1,736	546	23	25	46	32	2	5	—	0	5	8
February	1,828	1,171	1,727	602	15	31	80	5	1	4	0	—	4	17
March	1,745	1,153	1,631	507	19	57	86	8	1	3	0	0	5	20
April	1,675	1,123	1,469	479	92	43	76	33	2	6	0	—	5	23
May	1,890	1,370	1,755	490	64	18	50	3	2	3	0	0	2	22
June	1,722	1,230	1,583	425	94	17	40	7	11	3	0	0	7	25
July	1,517	982	1,411	431	25	44	103	4	0	2	—	5	8	19
August	1,491	985	1,408	421	59	13	46	19	2	7	—	—	8	13
September	1,880	1,440	1,782	310	18	55	68	49	0	16	—	0	9	14
October	1,550	1,240	1,465	250	19	14	56	10	1	18	—	—	13	15
November	1,679	1,301	1,500	415	11	25	57	5	0	23	0	0	8	13
December	2,364	1,621	2,154	611	64	57	147	20	3	1	1	—	6	43
2013														
January	1,290	885	1,140	286	31	113	65	29	2	3	0	0	4	23
February	1,298	931	1,156	270	24	125	60	3	1	1	1	0	3	21
March	2,081	1,591	1,911	300	76	131	78	21	16	8	0	0	4	26
April	1,523	1,242	1,399	269	23	29	39	16	2	7	0	0	1	17

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which:					7	8
		3	4	5	6			
Total foreign currency receipts ¹	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²		
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45	
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83	
2011	129,923.39	10,815.90	29,603.35	33,876.37	42,413.03	10,271.40	2,787.17	
2012	146,192.56	16,970.46	32,790.04	33,097.54	49,015.49	10,764.01	3,555.03	
2012								
January	9,075.00	1,051.93	2,140.81	2,036.77	3,079.23	541.57	224.69	
February	11,851.82	1,191.37	2,918.94	2,686.80	4,111.04	674.51	269.18	
March	12,956.78	2,092.30	3,056.51	2,414.91	4,303.66	784.13	305.28	
April	12,503.85	871.67	2,632.56	2,739.18	5,170.09	804.38	285.97	
May	11,397.82	1,008.35	2,423.58	3,046.14	3,747.13	887.20	285.42	
June	11,550.03	1,063.24	2,345.82	3,315.84	3,719.60	847.15	258.39	
July	13,061.75	2,158.90	2,995.03	2,498.19	3,963.25	1,102.30	344.09	
August	12,931.08	2,383.92	2,785.31	2,296.48	3,993.18	1,132.03	340.18	
September	12,031.11	2,073.62	2,411.57	2,467.40	3,718.11	1,048.95	311.46	
October	12,616.36	963.15	2,981.73	3,097.58	4,189.65	1,082.05	302.21	
November	11,616.86	754.60	2,868.81	2,803.93	3,989.17	926.60	273.75	
December	14,600.11	1,357.44	3,229.38	3,694.34	5,031.39	933.15	354.42	
2013								
January	9,799.77	817.70	2,443.05	2,486.98	3,179.19	636.04	236.81	
February	11,842.20	566.18	3,062.29	3,394.67	3,925.25	659.81	234.01	
March	12,223.41	1,101.62	3,215.82	3,289.71	3,642.08	743.15	231.04	
April	13,227.55	952.93	3,084.77	3,908.01	4,142.17	863.74	275.94	
May	10,257.27	1,001.28	2,441.96	2,562.16	3,157.14	856.18	238.54	

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²				
1	9	10	11	12	13	14	15	16			
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98			
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49			
2011	129,318.89	7,014.89	29,675.57	51,833.11	33,673.81	3,280.97	3,833.16	5,232.69			
2012	145,360.31	5,768.21	33,586.57	61,961.39	38,048.17	2,159.59	3,836.39	6,010.57			
2012											
January	9,009.29	382.87	2,176.08	3,529.65	2,442.51	204.06	274.13	5,228.53			
February	12,047.21	367.05	2,894.25	5,303.11	2,977.38	230.69	274.74	5,080.74			
March	12,548.89	320.86	3,102.55	5,497.79	3,121.99	178.02	327.69	5,540.80			
April	12,504.33	631.65	2,964.14	4,341.56	4,059.88	186.51	320.60	5,510.85			
May	11,342.20	717.64	2,413.24	4,686.82	3,038.09	167.27	319.14	5,550.37			
June	11,557.63	604.87	2,479.51	4,784.60	3,173.21	170.43	345.00	5,386.44			
July	13,364.98	322.28	3,056.75	6,361.15	3,101.01	162.52	361.28	5,116.76			
August	12,857.89	237.19	2,810.71	6,321.41	3,029.77	165.87	292.95	5,134.08			
September	11,485.15	193.20	2,430.79	5,490.41	2,917.25	156.69	296.81	5,724.19			
October	12,408.84	551.27	2,986.74	5,109.87	3,226.36	181.82	352.77	6,016.23			
November	12,075.21	612.66	3,001.37	4,892.35	3,092.18	168.00	308.64	5,562.65			
December	14,158.71	826.67	3,270.45	5,642.68	3,868.56	187.71	362.64	6,010.57			
2013											
January	9,572.33	477.33	2,466.37	3,687.00	2,497.75	138.40	305.47	6,322.93			
February	11,780.37	1,306.17	3,086.53	3,744.25	3,172.87	163.46	307.10	6,302.39			
March	12,349.55	1,504.63	3,177.94	4,089.48	2,971.69	171.57	434.24	6,125.98			
April	13,226.85	1,204.46	3,100.94	4,858.48	3,478.85	200.96	383.17	6,175.04			
May	10,136.27	524.64	2,429.38	4,109.03	2,610.49	177.65	285.08	6,272.72			

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	US Dollar								
2012									
January	1,210	1,772	937.69	1,298.84	31.0390	31.3615	0.32	58.53	67.01
February	1,656	2,080	990.75	1,770.58	29.7572	29.9660	0.21	63.61	70.81
March	1,288	1,851	1,150.35	1,921.22	29.1943	29.5764	0.38	64.37	66.27
April	1,567	1,430	1,176.77	1,843.28	29.3318	29.6958	0.36	70.21	62.48
May	1,517	1,536	1,319.57	1,890.66	30.8272	31.1454	0.32	69.45	64.52
June	1,804	1,602	1,293.42	1,866.38	32.7537	33.2043	0.45	72.63	63.71
July	1,264	1,736	1,252.61	2,219.24	32.3372	32.7030	0.37	66.56	62.05
August	1,082	1,842	1,320.55	2,342.46	31.7861	32.1756	0.39	63.89	68.78
September	1,234	1,790	1,262.18	2,201.97	31.2857	31.6392	0.35	64.66	72.30
October	1,552	1,598	1,353.43	2,197.41	30.9847	31.3242	0.35	70.26	70.15
November	1,649	1,693	1,207.13	1,938.44	31.2366	31.5759	0.34	73.68	68.57
December	2,142	1,748	1,218.34	2,119.64	30.5955	30.9513	0.36	73.05	67.03
2013									
January	1,698	1,650	1,031.24	1,458.00	30.0594	30.4689	0.41	72.65	66.80
February	2,281	1,386	1,101.01	1,575.90	30.0612	30.3728	0.31	76.93	60.15
March	2,012	1,341	1,190.68	1,689.70	30.6532	31.0119	0.36	75.60	56.93
April	2,111	1,518	1,254.92	1,986.72	31.2060	31.5175	0.31	69.75	63.50
May	1,445	1,349	1,221.01	1,797.31	31.1855	31.5334	0.35	70.96	60.12

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	Euro								
2012									
January	990	1,548	612.17	531.01	40.1005	40.5409	0.44	40.39	30.93
February	1,184	1,599	584.35	672.22	39.2678	39.6553	0.39	35.40	27.35
March	989	1,511	605.31	858.87	38.5457	39.0167	0.47	34.33	31.91
April	921	1,382	618.27	823.41	38.6032	39.0465	0.44	28.52	35.48
May	947	1,310	700.64	901.63	39.2456	39.8196	0.57	29.31	33.54
June	906	1,238	738.74	1,025.14	40.9685	41.5779	0.61	26.06	33.87
July	768	1,492	792.08	1,219.77	39.7859	40.2430	0.46	31.49	36.07
August	706	1,344	868.86	1,109.26	39.4014	39.8266	0.43	34.03	29.43
September	503	1,260	1,250.83	869.65	40.2197	40.7067	0.49	33.55	25.85
October	903	1,391	729.56	768.67	40.1302	40.5823	0.45	28.53	27.67
November	882	1,548	600.41	706.54	40.0564	40.5477	0.49	25.12	29.35
December	1,191	1,474	592.06	888.36	40.1434	40.5541	0.41	25.90	31.03
2013									
January	933	1,565	506.62	531.92	40.1438	40.4692	0.33	26.20	30.71
February	1,066	1,542	506.65	659.32	40.2238	40.5265	0.30	22.13	37.38
March	1,032	1,434	549.41	870.19	39.7703	40.1495	0.38	23.22	40.58
April	1,322	1,311	643.49	947.76	40.6160	41.0100	0.39	29.14	34.05
May	834	1,279	635.07	914.93	40.4020	40.8423	0.44	27.60	37.58

Table 3.2.6
Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Operation	Average size of transactions	2012												2013				
		May	June	July	August	September	October	November	December	January	February	March	April	May				
		up to 250 US dollars																
Purchase	number of transactions (thousands of units)	85.23	68.63	98.30	126.04	582.76	83.79	66.50	67.01	65.07	68.34	59.31	67.85	99.78				
	value of transactions (millions of US dollars)	13.43	10.58	17.01	21.83	15.04	13.31	10.03	10.34	9.67	10.07	8.21	10.27	16.66				
Sale	number of transactions (thousands of units)	18.06	25.12	43.80	24.56	17.01	14.00	15.19	14.85	12.64	15.38	17.95	21.54	19.54				
	value of transactions (millions of US dollars)	3.19	4.68	6.88	3.75	3.25	2.51	2.88	3.31	2.53	2.88	3.17	4.28	4.03				
		from 251 to 500 US dollars																
Purchase	number of transactions (thousands of units)	270.07	219.13	505.11	547.24	392.74	329.34	291.20	271.21	336.82	218.46	274.98	270.03	314.71				
	value of transactions (millions of US dollars)	105.09	85.28	204.88	214.56	156.57	130.03	120.03	112.27	129.05	80.88	108.05	108.01	118.39				
Sale	number of transactions (thousands of units)	61.34	58.92	44.15	50.18	53.86	28.91	33.10	23.21	28.74	61.31	73.91	66.76	85.70				
	value of transactions (millions of US dollars)	28.26	25.72	17.52	20.64	22.18	13.06	14.87	9.93	12.66	27.00	31.29	28.52	36.71				
		from 501 to 2,000 US dollars																
Purchase	number of transactions (thousands of units)	1,509.37	1,522.76	1,353.75	1,481.25	1,465.83	1,473.97	1,272.41	1,074.59	1,046.42	1,110.03	1,187.10	1,307.79	1,302.50				
	value of transactions (millions of US dollars)	1,631.18	1,804.42	1,366.58	1,399.87	1,473.36	1,510.80	1,310.08	1,144.45	1,126.42	1,222.99	1,281.74	1,592.04	1,355.96				
Sale	number of transactions (thousands of units)	2,305.85	2,428.98	2,726.86	2,776.67	2,438.00	2,432.95	2,057.77	2,364.26	1,552.88	1,805.50	2,112.10	2,386.26	2,301.80				
	value of transactions (millions of US dollars)	2,757.35	2,983.23	3,327.74	3,485.02	3,002.73	2,952.95	2,521.83	3,025.60	1,919.38	2,121.43	2,437.20	2,797.78	2,581.51				
		from 2,001 to 5,000 US dollars																
Purchase	number of transactions (thousands of units)	174.01	234.45	126.12	98.01	116.76	207.64	188.84	394.41	98.01	196.73	209.20	237.87	167.64				
	value of transactions (millions of US dollars)	488.65	661.43	357.52	292.99	344.17	509.24	491.52	1,089.21	273.09	502.84	569.00	692.95	456.38				
Sale	number of transactions (thousands of units)	416.80	425.92	637.03	618.90	562.18	503.33	516.34	612.34	384.45	352.93	388.05	502.19	337.76				
	value of transactions (millions of US dollars)	1,177.43	1,154.48	1,796.87	1,772.21	1,592.26	1,465.43	1,471.55	1,746.87	1,113.22	991.94	1,090.06	1,421.95	963.37				
		over 5,000 US dollars																
Purchase	number of transactions (thousands of units)	56.47	52.26	40.13	27.12	31.33	59.88	50.43	59.17	45.03	65.19	66.86	77.85	37.87				
	value of transactions (millions of US dollars)	680.73	644.43	450.01	298.11	396.92	860.03	777.92	1,208.25	878.71	1,431.54	1,192.33	1,400.36	539.95				
Sale	number of transactions (thousands of units)	65.36	54.14	109.32	94.67	78.42	66.95	92.25	79.83	60.13	61.08	48.04	58.87	46.62				
	value of transactions (millions of US dollars)	592.13	509.67	1,109.66	971.78	786.12	591.80	790.23	726.76	568.18	455.83	397.68	498.23	444.98				

3.3. Main Characteristics of the Government Securities Market

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

Date	Security code	Days to redemption	Issue volume at par, millions of rubles	Demand volume at par, millions of rubles	Volume placed at par, millions of rubles	Return, millions of rubles	Cut-off price, as % of nominal price	Average weighted price, as % of nominal price	Official yield at average weighted price, % p.a.	Unplaced volume at par, millions of rubles
3.07.2013	SU25081RMFS9	1,673	—	68,476.89	20,000.00	20,097.12	97.96	97.99	6.83	—20,000.00
10.07.2013	SU26211RMFS1	3,486	—	34,299.00	10,000.00	10,156.31	98.07	98.21	7.39	30,058.17
10.07.2013	SU25081RMFS9	1,666	—	17,995.89	10,000.00	10,130.65	98.65	98.69	6.64	—10,000.00
17.07.2013	SU26210RMFS3	2,338	—	18,135.56	10,777.55	10,909.10	100.65	100.70	6.77	22,783.16
24.07.2013	SU25082RMFS7	1,022	—	23,765.71	10,000.00	10,085.39	99.66	99.70	6.21	130,000.00
24.07.2013	SU26211RMFS1	3,472	—	7,632.41	7,494.33	7,730.42	99.45	99.53	7.19	22,563.84
31.07.2013	SU26210RMFS3	2,324	—	13,510.83	3,064.11	3,089.81	100.05	100.06	6.90	19,719.05

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Security code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
23.01.2008	17.07.2013	SU26200RMFS4	50,000.00	50,000.00	—	—	—
23.01.2008	17.07.2013	SU26200RMFS4	760.50	50,000.00	22	15.21	6.10
23.07.2008	17.07.2013	SU26201RMFS2	767.51	47,000.00	20	16.33	6.55
28.07.2010	17.07.2013	SU25075RMFS1	4,721.19	137,603.89	6	34.31	6.88
23.01.2008	24.07.2013	SU46022RMFS8	914.70	28,222.71	11	32.41	6.50
26.01.2011	24.07.2013	SU25077RMFS7	3,563.56	97,232.14	5	36.65	7.35
01.08.2012	31.07.2013	SU26209RMFS5	5,537.88	146,118.19	2	37.90	7.60

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
2011				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05
1.05	0.00	70.47	28.51	1.02
1.06	0.00	70.88	28.12	1.00
1.07	0.00	71.80	27.23	0.97
1.08	0.00	72.22	26.83	0.96
1.09	0.00	72.94	26.11	0.95
1.10	0.00	65.00	34.14	0.86
1.11	0.00	65.12	34.02	0.86
1.12	0.00	64.94	34.20	0.86
2012				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77
2013				
1.01	0.00	70.33	28.92	0.75
1.02	0.00	69.58	29.65	0.77
1.03	0.00	69.35	29.87	0.78
1.04	0.00	69.35	29.87	0.78
1.05	0.00	70.53	28.72	0.75
1.06	0.00	70.89	28.37	0.74
1.07	0.00	70.89	28.37	0.74
1.08	0.00	71.17	28.09	0.73

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	9
1	2	3	4	5	6	7	8	9	
2013									
1.07	7.24	—	7.22	6.09	7.48	—	8.00	6.09	
2.07	7.17	—	7.22	6.09	7.62	—	7.26	—	
3.07	7.18	—	7.32	6.09	7.47	—	7.31	—	
4.07	7.19	—	7.30	6.09	7.65	—	7.71	—	
5.07	7.21	—	7.56	6.09	7.79	—	8.09	—	
8.07	7.20	—	7.45	6.09	7.66	—	7.25	—	
9.07	7.11	—	7.45	6.09	7.54	—	8.17	—	
10.07	7.09	—	7.44	6.09	7.57	—	6.93	—	
11.07	7.07	—	7.46	6.09	7.52	—	6.90	—	
12.07	7.01	—	7.44	6.09	7.49	—	7.69	—	
15.07	6.98	—	7.44	6.09	7.35	—	7.33	—	
16.07	6.91	—	7.35	6.09	7.42	—	6.78	—	
17.07	6.90	—	7.31	6.09	7.20	—	7.77	—	
18.07	6.87	—	7.34	6.09	7.43	—	7.69	—	
19.07	6.88	—	7.35	6.09	7.26	—	7.04	—	
22.07	6.87	—	7.35	6.09	6.61	—	7.26	—	
23.07	6.86	—	7.35	6.09	7.07	—	7.31	—	
24.07	6.88	—	7.36	6.09	7.12	—	8.06	—	
25.07	6.96	—	7.39	6.09	7.34	—	8.16	—	
26.07	6.97	—	7.38	6.09	6.61	—	7.88	—	
29.07	7.02	—	7.33	6.09	7.66	—	7.32	—	
30.07	7.03	—	7.27	6.09	7.45	—	8.19	—	
31.07	7.07	—	7.32	6.09	7.57	—	8.02	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	federal loan bonds with sinking fund and floating income	
2013										
1.07	0.15	—	0.01	—	2,304,042.66	—	921,884.21	24,099.48	24,099.48	
2.07	0.17	—	0.02	—	2,314,042.66	—	921,884.21	24,099.48	24,099.48	
3.07	0.18	—	0.08	—	2,334,042.66	—	921,884.21	24,099.48	24,099.48	
4.07	0.11	—	0.03	—	2,334,042.66	—	921,884.21	24,099.48	24,099.48	
5.07	0.09	—	0.04	—	2,334,042.66	—	921,884.21	24,099.48	24,099.48	
8.07	0.14	—	—	—	2,334,042.66	—	921,884.21	24,099.48	24,099.48	
9.07	0.18	—	0.03	—	2,334,042.66	—	921,884.21	24,099.48	24,099.48	
10.07	0.13	—	0.03	—	2,354,042.66	—	921,884.21	24,099.48	24,099.48	
11.07	0.23	—	—	—	2,354,042.66	—	921,884.21	24,099.48	24,099.48	
12.07	0.17	—	0.02	—	2,354,042.66	—	921,884.21	24,099.48	24,099.48	
15.07	0.10	—	—	—	2,354,042.66	—	921,884.21	24,099.48	24,099.48	
16.07	0.23	—	0.01	—	2,354,042.66	—	921,884.21	24,099.48	24,099.48	
17.07	0.15	—	—	—	2,314,820.21	—	921,884.21	24,099.48	24,099.48	
18.07	0.14	—	0.02	—	2,314,820.21	—	921,884.21	24,099.48	24,099.48	
19.07	0.13	—	—	—	2,314,820.21	—	921,884.21	24,099.48	24,099.48	
22.07	0.11	—	—	—	2,314,820.21	—	921,884.21	24,099.48	24,099.48	
23.07	0.08	—	—	—	2,314,820.21	—	921,884.21	24,099.48	24,099.48	
24.07	0.10	—	0.01	—	2,332,314.54	—	921,884.21	24,099.48	24,099.48	
25.07	0.08	—	0.01	—	2,332,314.54	—	921,884.21	24,099.48	24,099.48	
26.07	0.31	—	—	—	2,332,314.54	—	921,884.21	24,099.48	24,099.48	
29.07	0.07	—	—	—	2,332,314.54	—	921,884.21	24,099.48	24,099.48	
30.07	0.10	—	—	—	2,332,314.54	—	921,884.21	24,099.48	24,099.48	
31.07	0.08	—	0.01	—	2,335,378.64	—	921,884.21	24,099.48	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2013									
1.07	2,385,183.15	—	933,355.10	24,962.24	3.91	—	6.18	2.97	
2.07	2,392,019.10	—	933,561.49	24,966.10	3.92	—	6.18	2.97	
3.07	2,411,723.80	—	928,649.72	24,970.20	3.91	—	6.14	2.96	
4.07	2,410,643.05	—	930,045.43	24,974.05	3.91	—	6.14	2.96	
5.07	2,410,178.14	—	919,139.42	24,977.91	3.90	—	6.11	2.96	
8.07	2,412,754.49	—	924,415.81	24,989.96	3.89	—	6.11	2.95	
9.07	2,420,605.67	—	925,935.98	24,993.81	3.90	—	6.14	2.95	
10.07	2,442,886.44	—	926,556.38	24,997.91	3.91	—	6.14	2.94	
11.07	2,445,852.57	—	925,220.19	25,001.77	3.91	—	6.14	2.94	
12.07	2,451,901.89	—	926,752.07	25,005.86	3.91	—	6.13	2.94	
15.07	2,455,729.87	—	927,663.39	25,017.67	3.91	—	6.13	2.93	
16.07	2,472,347.51	—	931,261.60	25,021.53	3.91	—	6.13	2.93	
17.07	2,428,445.72	—	933,069.18	25,025.63	4.01	—	6.15	2.92	
18.07	2,431,336.10	—	931,996.16	25,029.48	4.00	—	6.11	2.92	
19.07	2,431,313.23	—	931,534.10	25,033.58	4.00	—	6.11	2.92	
22.07	2,433,641.60	—	932,592.66	25,045.39	3.99	—	6.10	2.91	
23.07	2,434,975.63	—	932,637.46	25,049.24	3.99	—	6.10	2.91	
24.07	2,447,814.70	—	931,382.80	25,053.34	3.99	—	6.09	2.90	
25.07	2,441,145.36	—	931,239.90	25,057.20	3.98	—	6.08	2.90	
26.07	2,440,517.57	—	931,714.80	25,061.29	3.98	—	6.08	2.90	
29.07	2,437,738.12	—	935,430.21	25,073.10	3.96	—	6.10	2.89	
30.07	2,436,350.48	—	939,889.47	25,076.96	3.96	—	6.09	2.89	
31.07	2,431,173.72	—	936,754.25	25,081.05	3.96	—	6.09	2.89	

Table 3.3.5

Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
2013			
1.07	6.01	6.05	7.23
2.07	6.01	6.07	7.19
3.07	6.20	6.03	7.24
4.07	6.20	5.94	7.24
5.07	—	5.91	7.37
8.07	1.00	5.88	7.31
9.07	5.69	5.86	7.26
10.07	6.20	5.84	7.25
11.07	6.20	5.79	7.25
12.07	6.20	5.80	7.21
15.07	6.20	5.77	7.19
16.07	6.20	5.68	7.11
17.07	—	5.75	7.09
18.07	5.31	5.76	7.09
19.07	5.31	5.81	7.09
22.07	5.50	5.79	7.08
23.07	5.44	5.83	7.08
24.07	5.37	5.90	7.10
25.07	5.26	5.96	7.15
26.07	5.60	5.96	7.16
29.07	5.34	5.97	7.16
30.07	5.37	5.97	7.14
31.07	5.39	6.02	7.18

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2013			
1.07	1,336.17	1,276.85	21.13
2.07	1,337.92	1,274.07	22.83
3.07	1,333.35	1,264.29	25.36
4.07	1,349.21	1,280.61	23.93
5.07	1,342.72	1,268.59	28.53
8.07	1,348.88	1,277.29	17.76
9.07	1,345.73	1,282.84	20.11
10.07	1,333.71	1,275.29	20.99
11.07	1,368.11	1,322.76	37.35
12.07	1,398.22	1,348.81	43.11
15.07	1,403.56	1,354.54	31.78
16.07	1,410.10	1,368.83	34.03
17.07	1,431.80	1,393.05	40.36
18.07	1,416.63	1,377.35	46.15
19.07	1,421.67	1,382.33	35.36
22.07	1,415.52	1,380.01	26.02
23.07	1,417.34	1,379.88	30.16
24.07	1,407.41	1,369.36	31.28
25.07	1,401.88	1,353.38	28.33
26.07	1,403.14	1,348.37	23.98
29.07	1,398.30	1,341.34	22.22
30.07	1,387.31	1,326.41	35.39
31.07	1,375.79	1,313.38	30.70

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2012						2013						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,102	1,101	1,098	1,098	1,094	1,094	1,094	1,093	1,095	1,093	1,093	1,091	1,085
of which:	1,036	1,034	1,032	1,032	1,028	1,027	1,027	1,027	1,027	1,024	1,024	1,021	1,014
— banks	66	67	66	66	66	67	67	66	68	69	69	70	71
— nonbanking credit institutions	76	76	75	74	74	73	73	73	76	78	78	78	77
1.1. Registered 100 percent foreign-owned credit institutions	1	2	—	1	—	1	1	—	3	3	1	2	1
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	—	—	—	—	—	—	—	—	1	1	1	1	—
of which:	—	—	—	—	—	—	—	—	2	2	0	1	1
— banks	1	2	—	1	—	1	1	—	2	2	0	1	1
— nonbanking credit institutions	965	963	962	961	958	956	955	956	954	955	958	956	951
2. Credit institutions licensed to conduct banking operations — total	905	903	900	900	898	897	896	896	895	895	896	894	889
of which:	60	60	62	61	60	59	59	60	59	60	62	62	62
— banks	786	784	783	784	784	784	783	783	783	783	784	784	778
— to attract funds of individuals	651	648	648	649	648	648	648	650	651	652	655	653	650
— to conduct operations in foreign currency	271	271	270	270	270	270	270	270	270	270	271	271	269
— credit institutions with general license	—	—	—	—	—	—	—	—	—	—	—	—	—
— to conduct operations with precious metals:	—	—	—	—	—	—	—	—	—	—	—	—	—
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	209	209	208	209	210	211	212	213	213	214	215	215	213

Table 4.1.1 (end)

	2012						2013						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
11. Operational offices of credit institutions — total	6,586	6,762	6,939	7,131	7,294	7,447	7,553	7,640	7,779	7,858	7,947	8,036	8,104
of which Sberbank of Russia	639	637	648	649	666	670	674	671	684	685	686	688	674
12. Mobile banking offices — total	112	113	114	114	113	118	122	123	123	123	132	133	134
of which Sberbank of Russia	106	107	108	109	108	113	117	118	118	118	125	126	127
13. Credit institutions with revoked licences	136	136	136	136	136	137	138	137	138	135	134	133	133
14. Credit institutions subjected to liquidation	131	131	134	134	130	131	135	135	135	134	134	133	129
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	127	125	128	126	126	128	128	124	125	125	124	119	118
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,043	2,046	2,049	2,050	2,054	2,055	2,055	2,056	2,058	2,061	2,062	2,065	2,072
of which:													
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,586	1,588	1,589	1,589	1,593	1,594	1,594	1,595	1,596	1,599	1,600	1,601	1,605
— credit institutions liquidated owing to reorganization	456	457	459	460	460	460	460	460	461	461	461	463	466
of which:													
— credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2
— credit institutions liquidated owing to takeover	454	455	457	458	458	458	458	458	459	459	459	461	464
of which:													
— reorganization into branches of other banks	375	376	377	377	377	377	377	377	378	378	378	378	380
— taken over by other banks (except for reorganized into branches)	79	79	80	81	81	81	81	81	81	81	81	83	84
— credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1

¹ Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

² These comprise representative offices whose opening abroad was made known to the Bank of Russia.

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2006				
31.12	153 (4)	85 (1)	66 (3)	130 (4)
2007				
31.03	158 (5)	87 (1)	69 (4)	136 (5)
30.06	180 (8)	99 (3)	79 (5)	156 (8)
30.09	190 (8)	101 (3)	87 (5)	164 (8)
31.12	202 (9)	109 (5)	91 (4)	175 (9)
2008				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
2009				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
2013				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2011										
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
2012										
31.01	15	1.5	18	1.8	41	4.2	54	5.5	192	19.7
29.02	15	1.5	18	1.8	41	4.2	49	5.0	187	19.2
31.03	15	1.5	18	1.8	41	4.2	48	4.9	184	18.9
30.04	15	1.5	18	1.9	41	4.2	48	4.9	179	18.5
31.05	15	1.6	18	1.9	41	4.2	47	4.9	178	18.4
30.06	15	1.6	18	1.9	41	4.2	46	4.8	175	18.1
31.07	15	1.6	18	1.9	40	4.1	46	4.8	175	18.1
31.08	15	1.6	18	1.9	41	4.3	46	4.8	172	17.9
30.09	15	1.6	18	1.9	43	4.5	47	4.9	171	17.8
31.10	15	1.6	18	1.9	42	4.4	47	4.9	170	17.7
30.11	15	1.6	17	1.8	43	4.5	47	4.9	168	17.5
31.12	15	1.6	15	1.6	41	4.3	46	4.8	168	17.6
2013										
31.01	15	1.6	15	1.6	41	4.3	45	4.7	167	17.5
28.02	15	1.6	15	1.6	42	4.4	44	4.6	161	16.8
31.03	14	1.5	15	1.6	42	4.4	44	4.6	156	16.4
30.04	14	1.5	15	1.6	43	4.5	44	4.6	156	16.3
31.05	14	1.5	15	1.6	45	4.7	42	4.4	154	16.1
30.06	14	1.5	15	1.6	45	4.7	42	4.4	151	15.8
31.07	14	1.5	15	1.6	46	4.8	40	4.2	150	15.8

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2011											
31.12	263	26.9	101	10.3	114	11.7	143	14.6	22	2.2	978
2012											
31.01	271	27.8	103	10.6	116	11.9	144	14.8	22	2.3	976
29.02	277	28.4	103	10.6	117	12.0	145	14.9	22	2.3	974
31.03	281	28.8	101	10.4	120	12.3	145	14.9	22	2.3	975
30.04	283	29.2	100	10.3	119	12.3	145	14.9	22	2.3	970
31.05	285	29.5	94	9.7	121	12.5	146	15.1	22	2.3	967
30.06	286	29.6	93	9.6	123	12.7	146	15.1	22	2.3	965
31.07	285	29.5	94	9.7	123	12.7	147	15.2	22	2.3	965
31.08	283	29.4	93	9.7	125	13.0	147	15.3	23	2.4	963
30.09	282	29.3	92	9.6	122	12.7	149	15.5	23	2.4	962
31.10	281	29.2	92	9.6	122	12.7	151	15.7	23	2.4	961
30.11	278	29.0	94	9.8	119	12.4	154	16.1	23	2.4	958
31.12	276	28.9	95	9.9	123	12.9	154	16.1	23	2.4	956
2013											
31.01	274	28.7	96	10.1	124	13.0	155	16.2	23	2.4	955
28.02	280	29.3	95	9.9	125	13.1	156	16.3	23	2.4	956
31.03	280	29.4	98	10.3	124	13.0	158	16.6	23	2.4	954
30.04	279	29.2	97	10.2	126	13.2	158	16.5	23	2.4	955
31.05	282	29.4	99	10.3	123	12.8	161	16.8	23	2.4	958
30.06	281	29.4	100	10.5	122	12.8	163	17.1	23	2.4	956
31.07	275	28.9	105	11.0	120	12.6	163	17.1	23	2.4	951

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	
2009											
31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226
2010											
31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224
30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219
30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222
31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220
2011											
31.03	33	15.0	55	25.0	23	10.5	31 (11)	14.1	78 (6)	35.5	220
30.06	34	15.5	51	23.3	25	11.4	31 (12)	14.2	78 (6)	35.6	219
30.09	39	17.3	49	21.8	27	12.0	32 (12)	14.3	78 (8)	34.7	225
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
2012											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06	47	19.0	47 ²	19.0	33 ²	13.3	44 (18)	17.7	77 (10)	31.0	248

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

² The quantity of the credit institutions with participation of nonresidents if taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as 30.06.2013										Total
	1—5	6—20	21—50	51—200	201—500	501—956					
Number of branches throughout the RF territory, units	306	220	399	630	403	229					2,187
Loans, deposits and other funds extended — total	19,988,292	7,083,587	4,133,818	4,357,953	1,448,552	328,804					37,341,007
of which: overdue debt	548,408	467,221	132,433	144,180	38,486	9,482					1,340,210
of which extended to											
— organizations	12,258,109	4,216,440	2,028,109	2,400,863	948,140	209,622					22,061,282
of which: overdue debt	437,748	339,761	73,353	75,209	25,708	6,028					957,807
— individuals	4,183,238	1,752,894	1,196,496	1,297,362	291,514	76,131					8,797,635
of which: overdue debt	105,040	127,383	58,127	68,320	12,182	3,350					374,401
— credit institutions	2,927,742	855,249	813,016	514,791	174,203	40,083					5,325,084
of which: overdue debt	5,617	76	953	652	596	104					7,997
Investments in government securities and the Bank of Russia bonds	607,865	145,801	120,607	182,534	30,962	4,860					1,092,628
Investments in bills	63,212	92,563	55,530	84,093	68,220	18,772					382,390
Investments in equities and shares of resident organizations other than credit institutions	374,779	100,879	37,738	38,991	14,475	2,418					569,280
Total funds in organizations accounts	2,928,871	1,074,585	801,285	868,397	434,611	142,290					6,250,040
Total budget and extrabudgetary funds in accounts	18,769	12,049	991	21,179	140	7					53,135
Deposits of individuals accepted by credit institutions	8,677,624	2,265,631	1,573,195	2,165,669	799,873	150,027					15,632,019
Credit institutions bonds, bills and acceptances	1,093,065	468,921	385,168	319,143	78,046	9,595					2,353,938
Equity capital	3,228,948	1,186,133	747,711	899,538	364,798	140,436					6,567,563
Total assets	27,039,674	9,927,783	6,096,112	6,792,815	2,329,828	558,203					52,744,414

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+"/ loss "-" for the current year, millions of rubles	Profit made by profit- making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
2011						
31.12	848,217	853,842	94.9	5,626	5.1	173,171
2012						
31.01	102,657	108,980	80.7	6,324	19.3	9,523
29.02	182,333	188,127	83.2	5,794	16.8	22,386
31.03	267,865	272,361	90.4	4,497	9.6	36,023
30.04	341,965	348,915	86.9	6,950	13.1	71,148
31.05	416,394	424,549	84.9	8,155	15.1	89,485
30.06	507,011	512,398	90.9	5,387	9.1	106,764
31.07	589,972	598,425	88.3	8,453	11.7	107,534
31.08	677,792	686,823	89.8	9,032	10.2	121,473
30.09	750,074	760,481	92.2	10,408	7.8	136,198
31.10	833,742	848,793	90.7	15,051	9.3	167,309
30.11	930,133	941,277	91.0	11,144	9.0	186,336
31.12	1,011,889	1,021,250	94.2	9,361	5.8	210,230
2013						
31.01	80,276	95,626	81.3	15,350	18.7	15,574
28.02	151,402	171,514	81.8	20,113	18.2	33,841
31.03	239,442	247,730	87.3	8,287	12.7	52,588
30.04	323,594	330,725	83.6	7,131	16.4	63,445
31.05	391,208	400,396	82.0	9,188	18.0	81,146
30.06	491,388	501,118	86.2	9,730	13.8	97,023

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	of which											
	Own funds (capital) of credit institutions, billions of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 180 millions of rubles		credit institutions with capital from 180 to 300 millions of rubles		credit institutions with capital from 300 to 900 millions of rubles		credit institutions with capital more than 900 millions of rubles	
	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units
2012												
31.05	5,464.6	7	245.0	52	2.3	63.9	286	150.5	290	5,002.9	331	
30.06	5,468.3	7	237.7	51	2.3	62.8	282	148.9	289	5,016.6	336	
31.07	5,572.9	7	235.9	52 ¹	2.2 ¹	62.3	278	149.9	289	5,122.6	337	
31.08	5,685.9	7	225.9	51	2.3	61.4	273	146.3	284	5,250.0	345	
30.09	5,645.6	6	219.2	52	2.3	61.8	272	145.4	282	5,216.8	346	
31.10	5,805.4	6	218.9	50 ¹	-0.5 ¹	62.1	271	142.3	276	5,382.7	352	
30.11	6,042.5	6	223.1	49	2.4	60.8	264	144.3	279	5,612.0	354	
31.12	6,112.9	5	212.4	53	2.4	57.1	247	148.7	293	5,692.3	357	
2013												
31.01	6,133.6	5	211.1	47	2.2	57.4	247	149.8	293	5,713.0	357	
28.02	6,187.7	5	214.9	45	2.1	57.4	247	148.6	290	5,764.6	361	
31.03	6,299.8	5	216.0	47	2.1	55.8	240	145.3	288	5,880.7	369	
30.04	6,339.4	5	216.2	46	2.3	54.4	234	148.4	294	5,918.2	368	
31.05	6,385.3	5	215.5	48	2.7	53.6	230	149.3	294	5,964.3	370	
30.06	6,567.6	5	210.5	60	2.9	53.0	226	146.5	291	6,154.6	374	
Memo: own funds (capital) adequacy ratio as of 30.06.2013, %	13.5	11.7	31.7	24.3	16.9	13.4						

¹ Including credit institutions with negative own funds (capital) which banking license was revoked or on which the decision on insolvency preventions was taken after the reporting date.

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)										
		in rubles										
		total	total	by maturity:									over 3 years
demand deposits	up to 30 days			31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
1	2	3	4	5	6	7	8	9	10			
2011												
31.12	8,367,397	5,488,017	77,571	1,113,787	1,002,862	1,030,012	695,732	809,770	758,283			
2012												
31.01	7,524,239	4,863,466	90,042	999,323	630,896	820,780	763,111	797,798	761,515			
29.02	7,325,324	4,768,431	69,449	734,889	675,006	827,653	862,152	823,489	775,793			
31.03	7,446,730	4,857,531	72,452	734,573	704,194	856,836	886,870	823,051	779,555			
30.04	7,797,139	5,001,794	71,800	663,722	784,184	946,881	932,635	822,906	779,667			
31.05	8,252,438	5,197,354	70,130	803,620	689,517	1,075,966	931,307	840,617	786,198			
30.06	8,215,424	5,074,692	68,533	777,528	698,842	956,825	955,348	830,588	787,028			
31.07	8,451,909	5,200,882	73,866	766,141	729,228	1,044,256	911,018	867,538	808,834			
31.08	8,928,520	5,576,566	73,500	766,754	789,767	1,307,348	920,966	902,299	815,932			
30.09	8,916,407	5,623,184	61,468	748,507	710,710	1,445,683	904,036	913,028	839,753			
31.10	9,308,526	5,744,014	72,066	785,068	782,281	1,444,170	847,335	971,586	841,507			
30.11	9,210,052	5,680,054	89,576	953,665	932,007	1,083,406	810,762	994,118	816,520			
31.12	9,619,503	6,089,714	97,969	1,264,192	1,133,903	847,731	857,202	1,077,985	810,731			
2013												
31.01	8,871,114	5,534,655	65,069	870,426	882,812	864,757	876,756	1,137,920	836,915			
28.02	9,144,003	5,663,637	62,904	865,825	835,758	956,705	900,037	1,179,510	862,897			
31.03	9,446,332	5,766,448	64,277	1,005,043	675,179	1,070,917	871,798	1,180,647	898,586			
30.04	10,078,652	6,192,466	64,220	826,836	1,048,251	1,111,980	970,630	1,250,946	919,602			
31.05	10,214,820	6,317,870	68,976	952,408	955,208	1,213,091	951,920	1,248,224	928,042			
30.06	10,492,988	6,455,853	91,435	861,537	1,029,547	1,251,673	957,397	1,317,197	947,067			

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		by maturity:														
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
2011																
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018				
2012																
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350				
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542				
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615				
30.04	2,795,345	3,160	150,080	197,348	101,575	177,677	992,077	1,173,428	1,896,871	2,079,913	128,627	2,569				
31.05	3,055,084	5,470	124,484	105,094	102,075	290,391	1,077,617	1,349,954	1,837,416	2,243,359	138,439	2,131				
30.06	3,140,733	3,333	120,091	85,657	101,079	331,423	1,079,492	1,419,657	1,926,052	2,295,573	145,099	2,293				
31.07	3,251,027	5,306	141,552	222,356	92,773	222,994	1,095,335	1,470,712	2,021,452	2,240,495	145,806	2,370				
31.08	3,351,954	2,164	148,033	155,956	101,448	239,917	1,139,467	1,564,970	2,071,567	2,385,175	150,498	2,462				
30.09	3,293,223	3,298	133,537	117,723	106,111	271,580	1,112,789	1,548,185	2,120,852	2,196,751	157,711	2,448				
31.10	3,564,512	1,170	178,961	139,389	127,436	259,832	1,133,807	1,723,916	2,190,762	2,237,430	155,580	2,417				
30.11	3,529,998	3,119	169,757	120,737	117,185	251,926	1,094,745	1,772,530	2,205,074	2,225,364	158,595	2,644				
31.12	3,529,789	1,540	189,735	150,001	108,824	223,525	1,091,859	1,764,305	2,530,127	2,208,235	170,018	2,797				
2013																
31.01	3,336,459	5,834	110,576	91,432	98,947	219,753	1,042,874	1,767,042	2,384,389	2,125,391	162,584	2,582				
28.02	3,480,367	1,907	102,408	93,199	113,034	225,058	1,089,587	1,855,174	2,432,526	2,144,341	157,015	2,657				
31.03	3,679,883	3,253	89,731	96,084	119,315	317,174	1,166,314	1,888,012	2,374,729	2,189,321	156,114	2,593				
30.04	3,886,187	4,179	142,601	88,234	141,340	389,563	1,154,098	1,966,171	2,251,993	2,334,894	147,723	2,472				
31.05	3,896,950	2,629	91,741	87,702	114,148	441,327	1,148,773	2,010,630	2,207,728	2,292,193	157,452	2,577				
30.06	4,037,134	3,682	117,624	97,763	103,008	455,407	1,188,507	2,071,145	2,334,357	2,458,158	166,448	2,635				

Table 4.2.3
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

(% p.a.)

	Average weighted interest rates on individual deposits						Average weighted interest rates on nonfinancial organizations' deposits by maturity								
	demand deposits	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
2012															
January	1.6	1.4	4.4	5.2	6.7	7.7	5.8	6.9	7.5	4.5	6.6	8.5	8.2	4.8	8.7
February	1.5	1.9	4.0	5.2	6.9	7.7	5.3	6.5	7.7	4.1	6.4	7.4	8.3	4.4	7.6
March	1.4	1.3	2.0	5.2	6.8	7.6	5.3	6.4	7.7	4.6	6.1	7.2	8.0	4.8	7.6
April	1.2	2.0	5.0	5.2	6.9	7.8	5.5	6.8	7.6	4.8	6.0	7.1	7.8	4.9	7.9
May	1.1	1.2	4.5	5.3	6.3	6.7	5.2	6.2	7.3	5.3	6.2	7.1	8.0	5.4	7.4
June	1.1	2.3	5.2	5.3	6.4	7.0	5.4	6.4	7.4	5.4	6.7	7.3	7.8	5.5	7.9
July	1.1	1.5	4.4	5.3	6.6	6.5	5.3	6.2	7.3	5.2	6.7	7.7	7.9	5.4	8.6
August	1.1	1.5	4.1	5.3	6.2	6.5	5.2	6.1	7.6	5.0	6.8	7.3	8.1	5.2	8.4
September	1.2	2.3	5.1	5.4	6.3	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9
October	1.2	2.2	4.8	5.8	6.6	7.3	5.8	6.7	7.9	5.6	6.9	7.7	8.4	5.7	8.9
November	1.2	2.6	5.6	5.9	6.8	7.5	6.0	6.8	8.3	5.7	7.0	7.9	8.6	5.8	8.6
December	1.1	2.0	4.6	6.0	6.8	7.8	6.1	7.0	8.5	5.9	7.4	8.3	8.7	6.1	8.3
2013															
January	1.7	2.2	7.2	6.0	6.8	8.1	6.1	7.1	8.5	5.1	6.9	8.2	8.4	5.4	9.4
February	1.7	3.0	6.6	6.0	6.8	8.1	6.2	7.1	8.3	5.2	6.8	7.8	8.4	5.4	8.7
March	1.5	1.8	4.8	6.0	6.7	8.1	6.1	7.0	8.2	5.5	6.6	7.5	8.3	5.6	8.6
April	1.3	2.0	5.6	6.0	6.8	8.2	6.1	7.1	8.2	5.5	6.5	7.2	8.1	5.6	7.6
May	1.1	1.4	4.9	5.7	6.6	7.4	5.7	6.6	8.0	5.6	6.5	7.3	8.0	5.8	8.0
June	1.3	2.1	5.2	5.5	6.5	7.3	5.6	6.4	7.8	5.6	6.4	7.1	7.8	5.7	7.4

Table 4.2.4
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency
 (% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	in US dollars															
	demand deposits	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
2012																
January	0.5	0.6	1.3	2.2	3.2	4.2	3.1	3.5	4.7	0.3	1.7	3.0	4.2	0.5	5.9	
February	0.3	0.6	1.6	2.2	3.6	4.2	3.0	3.5	4.8	0.5	1.7	3.1	4.2	0.6	5.8	
March	0.5	0.6	1.4	2.3	3.1	4.3	3.0	3.5	4.7	0.3	1.8	2.2	3.7	0.5	5.0	
April	0.5	0.9	1.8	2.3	3.2	4.4	3.2	3.6	4.8	0.3	1.3	2.1	3.3	0.5	5.9	
May	0.3	0.5	1.3	2.1	3.2	4.1	2.8	3.2	4.3	0.3	1.9	2.7	2.8	0.7	5.9	
June	0.5	0.8	1.7	2.2	3.0	3.9	2.8	3.2	4.2	0.2	1.2	2.7	3.1	0.4	5.8	
July	0.4	0.5	1.3	2.2	3.1	4.0	2.9	3.3	4.6	0.2	0.6	2.9	3.1	0.3	5.3	
August	0.5	0.6	1.4	2.1	3.2	4.0	2.8	3.3	4.3	0.3	2.3	2.8	3.8	0.5	5.9	
September	0.7	0.9	1.7	2.1	3.1	4.0	2.9	3.3	4.2	0.3	3.1	2.3	3.1	0.5	5.8	
October	0.5	0.6	1.1	2.1	3.1	4.0	3.0	3.3	4.3	0.2	1.7	2.3	4.1	0.4	5.5	
November	1.5	1.5	1.5	2.1	3.1	4.0	2.9	3.2	4.4	0.3	1.9	2.1	4.1	0.4	4.9	
December	0.5	0.6	1.1	2.3	2.8	4.1	3.1	3.4	4.4	0.3	1.9	2.2	4.6	0.5	5.4	
2013																
January	0.4	0.4	1.7	2.1	3.3	4.0	2.6	3.3	4.2	0.2	1.4	3.7	3.3	0.3	5.4	
February	0.5	0.7	1.6	2.3	3.0	4.2	3.0	3.4	4.4	0.3	1.6	2.0	3.8	0.5	5.3	
March	0.5	0.7	1.6	1.9	3.2	4.2	3.0	3.4	4.3	0.2	1.3	2.2	2.6	0.6	3.4	
April	0.5	0.6	1.3	2.0	2.9	4.0	2.9	3.3	4.1	0.2	2.1	1.5	2.0	0.5	3.4	
May	0.5	0.6	1.3	1.7	2.9	3.9	2.5	3.0	3.9	0.3	1.8	2.4	2.8	0.5	3.4	
June	0.8	0.9	1.5	1.7	2.7	3.5	2.6	2.9	3.5	0.2	1.5	2.6	3.6	0.4	5.0	

Table 4.2.4 (end)
(% p.a.)

	Average weighted interest rates on individual deposits								Average weighted interest rates on nonfinancial organizations' deposits						
	demand deposits	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
															in euros
2012															
January	0.6	0.7	2.3	2.0	3.2	3.9	3.1	3.5	4.4	1.0	1.8	2.5	2.9	1.1	3.6
February	0.4	0.6	1.9	2.0	3.3	3.9	2.9	3.4	4.3	1.2	1.6	2.3	3.3	1.3	5.5
March	0.3	0.4	1.7	2.0	2.9	4.1	2.8	3.4	4.4	0.9	3.8	3.3	2.3	1.1	4.6
April	0.7	0.8	1.6	1.9	3.0	4.0	2.9	3.3	4.6	0.3	1.2	2.8	2.8	0.4	4.5
May	0.3	0.4	1.4	1.8	2.8	3.6	2.5	3.0	4.0	0.3	1.4	2.4	2.8	0.4	5.1
June	0.3	0.5	1.5	2.0	2.5	3.4	2.4	2.9	3.9	0.3	1.1	1.7	3.7	0.4	3.5
July	0.3	0.4	1.4	2.0	2.6	3.6	2.5	3.0	4.3	0.3	1.3	2.7	4.1	0.4	4.0
August	0.4	0.5	1.6	1.9	2.9	3.5	2.5	3.0	4.0	0.4	3.7	2.1	3.9	0.9	4.6
September	0.8	1.0	1.8	2.1	2.6	3.5	2.7	3.0	4.1	0.2	0.9	1.4	3.8	0.3	4.6
October	0.6	0.7	1.8	2.0	2.8	3.6	2.7	3.1	4.1	0.2	1.0	2.2	3.4	0.4	5.0
November	0.3	0.6	1.9	1.9	3.1	3.5	2.7	3.1	4.1	0.2	0.8	2.5	4.9	0.4	3.5
December	0.4	0.5	1.4	1.9	2.6	3.9	2.9	3.3	4.2	0.2	1.0	2.0	4.0	0.5	3.7
2013															
January	0.4	0.5	2.0	1.9	2.6	3.6	2.7	3.1	4.1	0.1	1.3	2.5	3.4	0.1	4.6
February	0.5	0.8	1.8	1.8	2.7	3.8	2.8	3.2	4.2	0.1	1.1	1.0	3.4	0.4	3.9
March	0.5	0.6	1.1	1.7	2.4	3.5	2.5	2.8	4.0	0.1	1.3	1.7	3.8	0.5	3.5
April	0.7	0.8	1.2	1.7	2.5	3.4	2.4	2.8	3.7	0.1	1.3	1.3	3.8	0.3	3.6
May	1.1	1.1	1.0	1.4	2.2	3.2	2.3	2.5	3.5	0.1	0.9	1.0	2.2	0.4	3.8
June	0.3	0.4	1.0	1.4	2.1	2.9	1.9	2.3	2.7	0.0	1.2	0.6	1.8	0.2	3.0

Table 4.2.5

Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

(% p.a.)

	By maturity																							
	in rubles							in US dollars							in euros									
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year			
2012																								
January	4.6	4.6	7.6	7.9	9.6	4.7	10.1	0.2	0.2	2.4	1.8	3.0	0.3	5.2	0.4	0.4	1.2	1.7	3.2	0.5	3.1			
February	4.3	4.3	7.2	7.3	7.9	4.4	8.4	0.2	0.2	1.4	1.9	3.9	0.3	5.3	0.4	0.5	1.5	3.2	3.5	0.6	3.8			
March	5.0	5.0	6.9	7.1	8.4	5.0	8.0	0.2	0.2	1.3	1.6	3.5	0.3	5.5	0.5	0.4	2.4	2.8	5.0	0.5	3.7			
April	5.1	5.2	7.3	7.2	8.5	5.2	8.3	0.2	0.2	2.8	1.6	2.7	0.3	5.3	0.5	0.5	3.5	1.9	3.4	0.6	5.1			
May	5.6	5.6	7.2	7.1	8.5	5.6	7.9	0.3	0.3	2.3	2.2	2.8	0.4	3.8	0.6	0.6	2.8	2.8	5.7	0.7	4.2			
June	5.6	5.6	7.7	8.1	9.0	5.7	9.8	0.3	0.3	1.6	1.4	3.4	0.4	3.2	0.6	0.7	3.2	1.7	3.1	0.8	3.1			
July	5.4	5.5	7.5	7.5	8.9	5.5	8.5	0.3	0.3	1.6	2.2	2.4	0.3	4.6	0.4	0.4	2.3	2.2	2.7	0.5	2.4			
August	5.2	5.2	7.2	7.6	8.9	5.3	9.6	0.3	0.3	1.6	1.7	2.6	0.3	6.6	0.3	0.4	2.5	3.1	2.5	0.5	6.0			
September	5.3	5.4	7.2	7.8	8.3	5.4	9.0	0.3	0.3	1.6	1.5	2.8	0.3	4.5	0.2	0.3	1.8	2.9	3.9	0.4	2.4			
October	5.9	5.9	7.8	7.5	9.1	5.9	7.9	0.2	0.2	1.6	2.9	2.8	0.3	4.1	0.4	0.3	1.9	0.9	3.0	0.4	2.9			
November	5.9	5.9	7.5	8.5	8.2	6.0	8.9	0.3	0.3	2.4	3.6	3.3	0.5	7.4	0.3	0.2	2.0	1.2	3.0	0.3	4.0			
December	6.1	6.0	7.7	8.7	9.5	6.1	9.2	0.3	0.3	1.8	2.2	2.8	0.4	2.6	0.2	0.2	2.2	3.1	3.4	0.3	5.0			
2013																								
January	5.2	5.3	7.2	8.0	9.0	5.3	8.3	0.2	0.2	2.1	3.4	2.8	0.2	5.7	0.4	0.5	1.8	2.1	3.2	0.5	8.5			
February	5.5	5.5	7.4	7.9	8.7	5.5	8.5	0.2	0.3	2.5	2.0	2.3	0.3	4.1	0.3	0.4	1.4	4.2	3.2	0.5	2.8			
March	5.8	5.8	7.5	7.3	8.4	5.8	9.5	0.2	0.2	1.6	2.1	2.6	0.3	4.7	0.3	0.4	2.8	1.7	5.2	0.5	4.6			
April	5.9	5.9	7.3	7.4	8.1	5.9	8.8	0.2	0.2	2.4	1.4	2.6	0.3	3.7	0.3	0.4	2.0	1.1	3.8	0.4	3.5			
May	6.1	6.1	6.8	7.3	7.7	6.1	8.5	0.2	0.2	1.6	1.4	3.3	0.3	2.9	0.3	0.5	2.6	1.5	4.7	0.6	3.2			
June	6.1	6.1	7.9	6.8	7.4	6.1	8.3	0.2	0.2	1.9	1.3	2.6	0.3	3.0	0.2	0.3	2.6	2.6	5.5	0.4	2.7			

Table 4.2.6

Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

(millions of rubles)

	Savings certificates																			
	Deposit certificates					Savings certificates														
	total	of which by maturity:				total	of which by maturity:													
up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years							
2011																				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
31.12	13,396	29	1,028	655	565	10,609	405	11,518	122	20	1,872	2,755	4,944	366						
2012																				
31.01	12,796	0	463	537	545	10,586	405	11,131	0	4	1,463	2,823	4,939	415						
29.02	11,834	0	386	524	596	9,652	405	12,680	11	19	2,106	2,953	5,732	516						
31.03	11,553	0	15	493	720	9,435	405	19,744	16	73	4,945	4,323	8,415	618						
30.04	11,052	0	199	403	574	9,259	435	33,706	1	115	9,814	7,279	14,560	753						
31.05	10,906	0	165	447	580	9,180	405	57,788	15	124	14,789	11,650	28,921	953						
30.06	10,683	0	30	417	563	9,145	405	77,522	10	208	18,273	15,630	40,541	1,042						
31.07	10,893	0	281	408	606	9,078	405	95,125	12	178	19,851	19,423	52,246	1,206						
31.08	11,050	0	126	671	495	9,093	405	113,749	0	172	21,443	23,901	64,192	1,267						
30.09	10,710	0	21	695	453	9,014	405	146,412	0	231	22,428	27,721	88,829	3,739						
31.10	11,311	0	153	1,033	573	9,008	425	169,962	2	322	23,555	30,783	107,506	3,754						
30.11	11,573	0	304	1,034	803	8,948	405	196,484	0	254	24,455	34,077	129,423	3,852						
31.12	4,072	0	795	892	1,044	857	410	228,376	32	259	25,023	36,498	158,186	3,788						
2013																				
31.01	3,339	0	315	677	1,003	862	407	244,695	1	223	24,165	37,619	173,651	3,855						
28.02	3,026	0	245	422	1,001	872	415	260,937	23	80	25,639	37,632	188,020	3,800						
31.03	3,857	0	386	373	1,670	735	437	274,845	0	104	25,780	36,732	201,004	3,866						
30.04	4,205	2	669	413	1,888	761	405	287,453	126	87	27,002	34,990	213,903	3,714						
31.05	5,485	12	1,806	541	1,739	706	414	297,523	0	123	27,120	32,601	224,013	3,521						
30.06	5,310	43	779	840	1,558	703	411	307,387	0	60	26,826	30,272	234,271	3,344						

Table 4.2.6 (end)
(millions of rubles)

	Bonds										Derivatives (at fair value)	
	total	of which by maturity:										
		up to 30 days 17	31 to 90 days 18	91 to 180 days 19	181 days to 1 year 20	1 to 3 years 21	over 3 years 22	23				
2011	16											
31.12	666,720	0	0	0	1,218	272,694	392,807	...				
2012												
31.01	680,765	0	0	0	1,308	283,864	395,592	100,718				
29.02	729,520	0	0	0	4,761	315,332	409,426	126,742				
31.03	778,638	0	0	0	5,134	350,846	422,658	103,311				
30.04	817,181	0	0	0	8,867	360,587	447,727	101,911				
31.05	821,610	0	0	0	8,879	367,408	445,322	214,356				
30.06	807,200	0	0	1,500	8,920	357,108	439,672	158,932				
31.07	827,695	0	0	1,500	8,920	370,239	447,035	128,651				
31.08	872,144	0	0	1,650	9,224	396,870	464,401	122,138				
30.09	924,676	0	0	2,327	9,848	434,009	478,492	118,953				
31.10	1,061,523	504	0	841	10,050	509,724	540,404	116,445				
30.11	1,022,317	0	714	847	11,921	512,846	495,988	118,375				
31.12	1,037,410	0	1,384	848	14,834	507,618	512,725	135,267				
2013												
31.01	1,077,002	0	1,384	848	14,874	545,412	504,484	137,675				
28.02	1,116,093	0	0	2	8,225	594,908	512,959	123,467				
31.03	1,116,582	40	0	2	7,499	592,957	516,085	116,290				
30.04	1,147,376	0	0	0	7,508	612,708	527,160	125,485				
31.05	1,139,331	0	0	0	3,694	600,992	534,646	133,577				
30.06	1,133,128	0	0	0	3,694	596,502	532,932	173,562				

4.3. Lending

Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

Table 4.3.1

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		total	individuals	total	of which:							1 to 3 years	over 3 years	credit institutions
					organizations									
					of which by maturity:									
1	2	3	4	5	6	7	8	9	10	11				
2011														
31.12	20,731,369	5,227,319	13,878,544	448,769	348,759	793,648	2,712,392	3,997,705	4,832,622	1,625,506				
2012														
31.01	20,826,437	5,282,866	13,913,938	433,346	336,652	766,205	2,698,449	4,004,941	4,908,495	1,629,633				
29.02	20,812,440	5,416,658	13,957,254	500,048	338,584	667,641	2,702,501	4,013,157	4,943,793	1,438,188				
31.03	21,241,415	5,616,533	14,308,254	564,448	371,980	649,991	2,782,356	4,070,933	5,065,033	1,316,372				
30.04	21,839,739	5,846,364	14,652,712	626,272	371,817	696,369	2,806,690	4,127,508	5,196,244	1,340,664				
31.05	22,038,323	6,074,092	14,661,223	503,001	402,485	694,088	2,801,737	4,149,451	5,267,905	1,303,008				
30.06	22,635,200	6,280,778	14,916,951	553,142	390,282	702,192	2,825,809	4,276,335	5,349,841	1,437,471				
31.07	23,226,175	6,478,999	15,210,765	534,856	421,967	768,421	2,840,464	4,310,459	5,497,931	1,536,412				
31.08	23,767,537	6,723,149	15,531,757	539,843	402,606	798,539	2,894,205	4,441,786	5,599,138	1,512,631				
30.09	24,199,077	6,913,959	15,850,488	614,135	402,052	835,237	2,754,288	4,698,352	5,691,147	1,434,630				
31.10	24,777,748	7,123,199	16,090,883	594,200	448,739	825,034	2,749,112	4,802,477	5,803,573	1,563,666				
30.11	25,110,510	7,304,790	16,263,589	641,252	420,954	829,734	2,812,337	4,834,885	5,852,511	1,542,131				
31.12	25,857,301	7,492,697	16,435,183	566,363	453,013	776,747	2,765,531	4,990,040	6,042,581	1,929,421				
2013														
31.01	25,650,136	7,557,002	16,403,908	599,587	439,061	763,301	2,726,089	4,947,598	6,074,104	1,689,227				
28.02	25,898,922	7,684,536	16,462,066	650,752	449,207	762,539	2,732,497	4,850,053	6,158,664	1,752,320				
31.03	26,144,936	7,857,487	16,564,942	651,261	457,029	797,011	2,794,146	4,794,772	6,212,959	1,722,508				
30.04	26,496,047	8,111,366	16,729,051	669,427	506,036	779,050	2,824,791	4,752,728	6,325,958	1,655,629				
31.05	26,844,277	8,334,556	16,847,481	692,720	460,228	800,935	2,859,205	4,758,952	6,396,509	1,662,240				
30.06	27,302,125	8,543,344	17,030,797	705,378	460,336	819,835	2,916,743	4,759,754	6,519,257	1,727,984				

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency													
		of which:											credit institutions		
		total	individuals	total	organizations										
					of which by maturity:										
1	12	13	14	15	16	17	18	19	20	21					
		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years								
2011															
31.12	7,180,240	323,565	4,522,372	37,588	81,683	153,050	721,989	1,000,957	2,434,905	2,332,490					
2012															
31.01	6,965,341	299,574	4,302,848	29,473	76,614	166,132	668,497	960,928	2,311,999	2,361,074					
29.02	6,704,586	281,193	4,123,176	56,672	34,213	151,376	636,067	925,530	2,228,008	2,298,414					
31.03	6,892,791	278,608	4,157,028	32,216	65,845	147,734	628,404	924,200	2,255,356	2,455,391					
30.04	7,008,203	272,167	4,241,680	57,172	70,643	148,628	631,301	964,039	2,260,838	2,492,632					
31.05	7,594,316	290,802	4,645,591	56,191	77,757	152,819	709,603	1,039,434	2,491,082	2,656,033					
30.06	7,616,482	291,778	4,688,185	59,964	74,288	151,780	733,349	1,015,265	2,533,866	2,634,870					
31.07	7,497,548	279,748	4,598,400	48,641	90,154	189,520	680,131	991,560	2,483,500	2,617,780					
31.08	7,540,970	275,643	4,702,619	79,116	76,347	229,426	707,991	984,383	2,510,609	2,560,841					
30.09	7,154,781	261,896	4,525,324	76,665	92,698	210,861	690,715	915,243	2,427,158	2,365,733					
31.10	7,357,538	264,291	4,582,902	77,946	94,380	236,396	622,909	958,398	2,480,032	2,508,388					
30.11	7,364,246	259,191	4,491,232	100,560	87,271	221,237	558,653	940,912	2,472,191	2,611,815					
31.12	7,029,642	244,373	4,482,182	89,029	154,651	188,499	609,884	916,284	2,425,611	2,300,977					
2013															
31.01	7,139,121	238,637	4,432,014	67,017	146,846	199,095	588,793	913,551	2,420,194	2,466,367					
28.02	7,642,170	239,750	4,479,169	104,017	101,927	180,019	575,347	936,957	2,488,723	2,921,163					
31.03	7,655,935	240,271	4,563,151	68,260	142,443	137,091	616,227	955,492	2,548,149	2,850,391					
30.04	8,267,186	243,231	4,843,168	105,310	205,617	138,333	713,385	1,036,318	2,546,236	3,178,941					
31.05	8,552,373	244,219	4,896,320	157,008	157,408	133,386	730,862	1,053,497	2,558,997	3,410,250					
30.06	8,883,318	254,291	5,030,485	98,628	109,399	131,802	754,405	1,175,925	2,652,012	3,597,100					

Table 4.3.2
Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals

(% p.a.)

	On individual loans, by maturity				On nonfinancial organizations' loans, by maturity								
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
2012													
January	13.7	15.7	31.9	27.6	25.4	17.7	6.8	10.2	10.8	11.2	8.8	10.6	
February	13.9	16.9	28.3	26.3	24.3	17.8	6.4	10.5	11.0	11.6	8.9	11.5	
March	13.3	14.6	27.8	26.2	23.9	18.1	6.7	10.4	11.1	11.4	9.2	11.5	
April	13.1	16.8	26.7	26.1	24.2	18.5	6.7	10.4	10.4	11.5	9.0	10.9	
May	13.7	14.8	29.9	26.8	24.9	18.6	6.8	10.6	10.9	11.5	8.9	11.7	
June	13.5	14.7	28.0	26.2	24.3	18.4	7.2	10.7	11.1	11.3	9.3	11.2	
July	13.3	16.3	27.6	26.1	24.7	19.0	7.3	10.5	11.2	11.4	9.5	11.1	
August	13.2	15.3	27.3	27.0	25.1	19.1	6.8	10.5	11.3	11.3	9.1	10.5	
September	12.7	16.6	28.7	27.3	24.7	19.6	6.9	10.8	11.4	10.3	8.9	10.7	
October	12.8	17.0	26.9	26.7	24.7	19.7	7.0	10.8	11.3	11.6	9.1	11.3	
November	13.1	15.9	29.4	26.5	24.3	19.9	7.1	11.0	11.4	11.7	9.1	11.9	
December	14.2	18.3	28.7	24.7	23.7	19.7	7.3	11.0	11.4	11.6	9.4	11.1	
2013													
January	15.4	16.8	27.9	25.1	24.0	20.8	6.7	10.7	11.4	11.7	8.8	12.2	
February	16.4	19.2	27.1	26.4	24.6	20.5	7.1	11.0	11.6	12.0	9.6	12.2	
March	17.9	15.0	29.8	26.6	25.1	20.4	7.6	10.7	11.5	11.8	10.0	11.8	
April	18.1	14.4	27.7	25.8	24.1	20.2	7.8	11.0	11.5	11.8	10.2	11.9	
May	19.8	16.1	28.4	26.5	25.2	20.1	7.9	10.5	11.1	11.5	9.9	11.8	
June	20.6	17.9	28.3	24.9	24.4	19.3	7.4	10.4	11.4	11.5	9.5	11.3	

Table 4.3.3 (end)
(% p.a.)

	On individual loans, by maturity						On nonfinancial organizations' loans, by maturity					
	in euros						in euros					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2012												
January	9.9	11.1	14.4	13.9	11.9	13.4	7.5	7.9	7.5	8.5	7.9	7.4
February	11.2	12.3	10.3	10.3	11.0	13.0	4.3	8.4	5.9	8.9	6.7	7.2
March	11.0	10.1	12.8	11.0	11.0	11.5	7.5	9.4	9.8	8.1	8.8	9.9
April	10.9	14.3	11.2	12.0	11.4	11.3	7.4	8.9	5.7	7.8	7.6	8.7
May	10.3	8.5	11.6	13.1	10.9	10.7	6.7	5.8	7.4	7.8	7.1	7.8
June	9.5	10.6	10.9	12.0	11.0	11.4	11.1	8.4	7.0	9.2	8.5	8.5
July	9.7	15.1	10.6	12.0	10.7	11.8	10.7	6.4	4.7	7.1	6.9	8.2
August	11.2	11.4	11.0	11.1	11.2	12.3	4.9	7.5	5.6	7.5	6.9	7.2
September	9.7	10.6	13.8	13.0	10.9	12.1	8.0	6.1	7.8	7.6	7.4	8.5
October	9.7	12.4	15.3	9.7	9.9	11.6	6.7	8.0	7.0	6.8	7.0	7.7
November	9.8	16.9	11.1	10.3	10.1	12.4	8.6	7.9	7.4	8.4	8.2	7.8
December	10.0	13.3	12.4	11.1	11.0	11.7	6.8	6.1	6.5	7.6	7.0	5.5
2013												
January	10.2	14.0	11.6	11.4	10.4	13.6	2.5	5.2	6.1	9.8	7.3	8.4
February	9.8	13.4	12.2	12.7	10.9	13.3	5.1	8.1	6.6	8.8	7.7	8.0
March	9.9	13.7	15.2	11.8	11.1	12.2	5.7	4.9	7.8	8.2	6.7	8.5
April	10.6	11.6	13.9	12.0	11.3	11.6	4.6	5.5	5.9	7.3	6.5	7.8
May	10.3	14.9	10.2	11.0	11.0	11.2	5.5	6.8	8.0	6.1	6.4	8.6
June	9.6	11.8	10.6	13.4	11.9	10.4	8.4	4.1	5.3	7.2	6.2	7.3

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs
2011																		
31.12	5,854,364	552,507	201,380	3,548	3,616,682	410,314	226,776	6,753	304,485	26,609	10,268	512						
2012																		
31.01	358,056	30,049	7,950	124	3,658,948	409,823	207,653	6,197	316,211	26,726	9,705	473						
29.02	838,256	74,641	17,161	188	3,712,750	418,732	197,840	5,811	332,008	27,089	9,544	455						
31.03	1,401,726	128,624	33,117	254	3,812,860	434,358	196,624	5,785	355,374	27,021	12,233	460						
30.04	1,953,547	181,852	50,689	557	3,877,865	448,831	193,873	5,759	371,254	26,843	11,964	438						
31.05	2,498,019	236,583	70,610	1,112	3,920,842	460,849	211,984	6,630	379,277	26,953	12,471	493						
30.06	3,086,958	292,536	93,319	1,358	4,008,378	474,206	217,563	6,593	370,612	25,926	12,940	481						
31.07	3,636,798	348,121	99,993	1,561	4,028,263	485,230	206,512	6,313	373,995	25,710	12,559	438						
31.08	4,221,248	406,075	115,747	1,787	4,081,130	497,574	209,721	6,287	383,623	26,332	12,992	464						
30.09	4,799,621	460,058	111,232	1,874	4,149,022	509,992	196,442	5,517	378,207	25,403	12,686	437						
31.10	5,410,146	520,283	129,585	2,082	4,194,918	520,513	205,226	5,277	382,708	26,089	12,876	448						
30.11	6,023,812	581,649	154,003	2,127	4,256,958	532,507	214,240	5,038	385,303	26,107	12,801	438						
31.12	6,766,861	650,885	175,664	2,687	4,288,920	546,701	205,284	5,185	365,059	24,269	12,188	349						
2013																		
31.01	428,452	35,511	9,222	85	4,255,560	536,135	198,074	5,240	366,629	25,215	12,895	344						
28.02	955,674	84,106	23,112	345	4,310,039	544,175	203,301	5,206	375,309	26,416	13,079	349						
31.03	1,621,096	143,808	41,640	699	4,439,842	559,370	207,653	5,475	379,553	26,894	12,531	352						
30.04	2,305,458	208,292	66,802	962	4,512,782	575,268	213,653	5,461	387,354	27,884	12,637	354						
31.05	2,860,999	259,818	94,696	1,167	4,554,940	582,670	234,619	5,623	391,244	27,970	13,035	359						
30.06	3,490,456	320,778	117,978	1,258	4,623,246	597,988	248,980	5,657	367,567	27,211	12,730	366						

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2011											
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7			
2012											
31.01	30,405	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9			
29.02	78,800	106,759	1,488,459	29,847	171.2	172.6	12.0	12.0			
31.03	136,432	187,040	1,529,396	28,993	172.8	174.9	12.0	12.1			
30.04	198,427	274,774	1,578,338	29,212	174.2	177.1	12.1	12.2			
31.05	258,004	357,217	1,619,098	29,116	174.6	176.1	12.1	12.2			
30.06	318,388	441,116	1,662,618	29,071	174.9	176.0	12.1	12.3			
31.07	381,356	530,487	1,702,749	29,077	175.0	175.8	12.2	12.2			
31.08	450,784	627,803	1,758,902	28,999	175.5	178.2	12.2	12.3			
30.09	513,166	717,081	1,807,153	28,782	175.4	174.4	12.2	12.4			
31.10	585,035	821,767	1,867,604	28,689	175.3	175.1	12.2	12.5			
30.11	656,661	928,278	1,926,842	28,497	175.8	179.7	12.3	12.6			
31.12	739,393	1,054,073	1,992,388	31,213	176.6	182.5	12.3	12.5			
2013											
31.01	35,778	53,054	2,000,133	31,649	179.0	179.0	12.7	12.7			
28.02	89,169	135,215	2,042,707	31,576	177.8	177.1	12.8	12.9			
31.03	150,773	230,821	2,083,173	31,248	177.4	176.8	12.9	12.9			
30.04	223,545	345,396	2,147,863	31,415	177.0	176.2	12.8	12.7			
31.05	286,170	441,409	2,201,129	31,179	175.9	172.2	12.8	12.7			
30.06	356,294	550,886	2,258,551	29,994	175.4	173.1	12.8	12.6			

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt			
			total					
2011								
31.12	3,089	23,630	176,323	22,372		130.8	9.8	
2012								
31.01	72	389	163,858	21,399		159.0	9.7	
29.02	188	1,602	153,529	21,481		106.2	9.5	
31.03	346	2,733	151,198	21,621		124.8	9.8	
30.04	524	4,133	147,136	21,573		133.3	9.6	
31.05	695	5,834	158,470	23,387		139.4	9.6	
30.06	881	8,097	158,405	23,326		133.7	9.8	
31.07	1,018	9,792	152,986	22,903		123.0	9.7	
31.08	1,159	10,715	151,174	23,073		125.8	9.8	
30.09	1,269	12,054	143,180	21,844		121.1	9.8	
31.10	1,422	13,761	143,448	22,297		121.0	9.8	
30.11	1,582	15,480	139,640	22,026		118.5	9.8	
31.12	1,788	18,409	130,598	16,328		116.5	9.9	
2013								
31.01	97	1,052	126,820	16,069		91.5	9.1	
28.02	237	2,469	126,600	16,204		104.0	9.9	
31.03	432	3,904	126,206	16,501		123.2	9.7	
30.04	672	6,091	125,285	16,684		127.9	10.0	
31.05	816	7,590	124,518	16,758		125.1	10.1	
30.06	1,017	9,271	127,630	17,564		134.0	9.9	

Table 4.3.7
Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				on loans extended over the month		
	number of extended loans, units	total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	on loans extended over the month				
2011												56,337
31.12	520,658	1,314,331	25,946	178.9	170.6	11.9	11.6	11.6	11.6	11.6		
2012												
31.01	28,243	1,325,953	26,188	172.0	172.0	11.8	11.8	11.8	11.8	11.8		
29.02	73,249	1,358,002	26,254	174.5	176.1	11.9	11.9	11.9	11.9	11.9		
31.03	126,750	1,398,876	25,455	176.1	178.1	12.0	12.0	12.0	12.0	12.0		
30.04	184,513	1,449,982	25,560	177.5	180.5	12.0	12.0	12.0	12.0	12.0		
31.05	239,631	1,492,786	25,487	177.9	179.1	12.0	12.0	12.0	12.0	12.0		
30.06	294,868	1,538,264	25,409	178.1	179.3	12.1	12.1	12.1	12.1	12.1		
31.07	352,539	1,580,569	25,478	178.7	181.7	12.1	12.1	12.1	12.1	12.1		
31.08	416,659	1,636,799	25,406	179.0	180.5	12.1	12.1	12.1	12.1	12.1		
30.09	475,235	1,686,091	25,146	178.5	175.3	12.2	12.2	12.2	12.2	12.2		
31.10	543,019	1,747,734	25,006	178.6	179.2	12.2	12.2	12.2	12.2	12.2		
30.11	611,061	1,807,825	24,779	178.9	181.3	12.2	12.2	12.2	12.2	12.2		
31.12	690,050	1,874,345	27,533	179.5	183.4	12.3	12.3	12.3	12.3	12.3		
2013												
31.01	33,558	1,890,615	28,160	181.7	181.7	12.7	12.7	12.7	12.7	12.7		
28.02	83,713	1,933,292	28,033	180.7	180.0	12.8	12.8	12.8	12.8	12.8		
31.03	141,994	1,975,229	27,862	180.5	180.3	12.8	12.8	12.8	12.8	12.8		
30.04	210,851	2,042,015	27,940	180.0	178.9	12.8	12.8	12.8	12.8	12.8		
31.05	269,341	2,095,775	27,710	179.0	175.5	12.7	12.7	12.7	12.7	12.7		
30.06	335,080	2,153,539	26,745	178.6	176.7	12.7	12.7	12.7	12.7	12.6		

Table 4.3.7 (end)

		In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months	total	of which overdue debt		
2011									
31.12	2,924	19,527	164,651	19,381	148.4			9.7	21,137
2012									
31.01	67	353	152,802	18,591	166.9			9.7	32,464
29.02	177	1,311	143,301	18,894	124.0			9.4	30,091
31.03	323	2,136	141,004	19,016	151.4			9.7	29,329
30.04	493	3,358	137,174	19,017	157.5			9.5	31,152
31.05	651	4,736	147,946	20,538	160.7			9.6	34,173
30.06	825	6,350	148,044	20,460	154.3			9.6	34,460
31.07	954	7,635	143,325	20,107	143.6			9.6	32,178
31.08	1,088	8,422	141,683	20,208	146.3			9.6	32,268
30.09	1,193	9,664	134,325	19,163	138.8			9.7	30,227
31.10	1,339	11,032	134,667	19,607	139.7			9.7	29,885
30.11	1,484	12,118	130,548	19,238	139.4			9.7	29,752
31.12	1,674	14,676	122,859	14,026	135.1			9.8	18,487
2013									
31.01	91	777	119,993	13,753	115.9			9.0	26,989
28.02	224	1,592	119,404	13,813	146.4			9.8	27,471
31.03	410	2,815	119,191	14,045	156.4			9.7	27,472
30.04	636	4,916	118,900	14,219	149.7			10.0	27,031
31.05	770	5,962	117,831	14,319	148.6			10.1	26,675
30.06	963	7,444	120,800	15,043	158.1			9.8	27,218

Table 4.3.8

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 30.06.2013										total
	1—5	6—20	21—50	51—200	201—500	501—956					
Number of credit institutions extended mortgage loans, units	5	15	25	125	248	247					665
Number of mortgage loans extended to individuals, units, of which loans extended:	251,360	20,016	18,729	25,458	18,147	2,333					336,043
in rubles	251,252	19,921	18,634	24,948	18,087	2,238					335,080
in foreign currency	108	95	95	510	60	95					963
Volume of mortgage loans extended to individuals, — total, millions of rubles	374,410	42,586	43,157	52,821	25,260	4,268					542,502
in rubles	373,920	41,927	41,884	49,920	23,627	3,780					535,058
in foreign currency	490	659	1,273	2,901	1,633	488					7,444
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,534,480	244,586	193,791	236,843	55,217	9,422					2,274,339
in rubles	1,508,009	204,400	184,687	198,236	49,492	8,715					2,153,539
in foreign currency	26,471	40,186	9,104	38,607	5,725	707					120,800
of which: overdue, — total	23,576	11,081	2,902	3,145	943	141					41,788
in rubles	15,309	6,373	2,301	1,990	631	141					26,745
in foreign currency	8,267	4,708	601	1,155	312	0					15,043
Average weighted maturity, months, of which on loans extended:											
in rubles	180.3	177.5	187.9	178.9	144.5	123.5					178.6
in foreign currency	174.5	192.7	195.5	164.9	64.4	270.9					158.1
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.7	12.7	12.2	13.0	12.8	13.2					12.7
in foreign currency	9.9	8.4	9.7	9.6	10.9	11.6					9.8
Rights of claim under mortgage loans, — total, millions of rubles	21,560	8,806	11,132	55,706	2,092	491					99,787
in rubles	12,497	4,747	7,048	45,889	2,060	328					72,569
in foreign currency	9,063	4,059	4,084	9,817	32	163					27,218

Table 4.3.9

Investment Portfolio of Credit Institutions and Derivatives

Investments in debt obligations
of which:

investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments

	total	Investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										revaluation of debt obligations
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
	2	3	4	5	6	7	8	9	10	11		
2011												
31.12	4,676,171	1,496,289	—	223,660	408,538	839,389	997,516	746,995	12,627	—48,841		
2012												
31.01	4,617,400	1,377,496	—	227,309	436,717	771,894	1,012,797	807,947	12,747	—29,509		
29.02	4,681,773	1,493,309	—	221,728	468,249	721,501	1,017,919	755,934	12,118	—8,984		
31.03	4,803,930	1,526,547	—	136,942	478,626	712,006	1,035,602	908,718	12,134	—6,645		
30.04	4,903,088	1,270,057	—	98,739	480,582	740,259	963,049	1,345,207	11,635	—6,439		
31.05	4,994,059	1,505,588	—	137,827	446,540	794,408	887,986	1,251,334	10,692	—40,316		
30.06	4,964,910	1,237,424	—	111,547	410,021	743,638	863,200	1,621,072	10,690	—32,682		
31.07	4,968,478	1,113,324	—	65,083	399,580	788,515	626,598	1,970,545	9,991	—5,158		
31.08	4,908,495	1,092,173	—	123,266	414,790	820,429	771,395	1,672,382	9,292	4,768		
30.09	4,993,108	1,054,235	—	129,726	425,584	879,771	882,764	1,600,067	9,234	11,726		
31.10	5,166,219	1,059,933	—	131,050	506,885	864,568	935,503	1,636,642	9,162	22,476		
30.11	5,168,500	902,046	—	135,942	470,111	853,776	723,912	2,040,170	8,621	33,923		
31.12	5,265,091	945,076	—	98,063	492,897	791,324	863,824	2,014,907	8,448	50,552		
2013												
31.01	5,294,757	1,175,096	—	120,073	560,434	821,898	972,667	1,581,825	8,436	54,329		
28.02	5,343,711	999,789	—	155,984	553,073	861,753	1,042,735	1,672,108	8,417	49,850		
31.03	5,451,405	991,771	—	162,437	508,975	910,596	1,039,644	1,785,165	8,985	43,831		
30.04	5,575,696	929,592	—	129,296	518,015	1,016,820	910,718	2,000,638	9,037	61,581		
31.05	5,604,508	896,127	—	134,015	495,394	1,020,212	803,516	2,222,094	8,832	24,319		
30.06	5,718,486	1,092,628	—	131,526	456,478	961,305	850,918	2,228,633	8,829	—11,832		

(millions of rubles)

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)
	total	of which:					revaluation of equities	of which: shares of subsidiaries and associated resident credit institutions		total	19			
		investment in equities at balance-sheet value (regardless revaluation)												
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition									
1	12	13	14	15	16	17	18	20	21					
2011														
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...				
2012														
31.01	885,849	8,446	73,890	763,468	43,150	-3,105	385,365	163,335	292,238	122,691				
29.02	881,594	6,835	69,242	755,834	39,114	10,568	405,076	163,978	297,623	149,058				
31.03	873,766	9,737	75,608	759,967	28,960	-506	409,319	163,919	303,021	115,774				
30.04	839,521	9,594	74,034	748,765	30,434	-23,307	423,631	163,926	302,265	114,975				
31.05	945,649	11,285	88,908	770,042	113,150	-37,736	441,557	165,014	307,921	229,743				
30.06	903,558	9,912	90,187	714,663	104,154	-15,359	441,425	165,068	307,216	188,067				
31.07	909,030	10,388	83,950	693,981	130,365	-9,654	435,766	164,893	307,323	169,830				
31.08	901,720	10,002	83,161	769,075	61,937	-22,456	451,423	165,054	314,743	164,987				
30.09	887,635	9,815	85,157	687,165	112,102	-6,603	559,703	175,268	316,478	158,425				
31.10	851,084	8,998	88,864	655,832	119,408	-22,017	566,282	176,095	313,149	157,684				
30.11	834,707	9,184	84,307	680,077	85,070	-23,929	564,370	176,248	313,248	159,875				
31.12	791,634	8,473	82,242	646,076	73,971	-19,127	579,367	184,174	333,425	163,940				
2013														
31.01	779,855	7,043	82,337	646,005	61,794	-17,324	580,489	184,174	333,287	160,674				
28.02	770,197	7,877	83,875	636,221	60,925	-18,701	582,531	184,444	333,439	146,367				
31.03	732,142	7,953	82,463	602,777	62,329	-23,380	585,891	185,144	331,714	138,997				
30.04	717,538	6,941	76,963	607,355	58,968	-32,690	597,965	183,463	334,177	153,853				
31.05	718,245	9,538	83,112	595,027	57,574	-27,006	595,399	183,469	342,054	152,823				
30.06	734,199	9,504	89,201	619,013	45,272	-28,792	601,086	183,469	341,447	189,128				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency				
	total	of which:					total	of which:			
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills
2011											
31.12	213,938	0	0	181,494	15	32,430	19,916	0	17,678	2,122	116
2012											
31.01	252,366	0	0	219,127	0	33,239	16,972	0	14,856	2,007	109
29.02	287,942	0	0	252,138	0	35,804	15,203	0	13,189	1,918	95
31.03	307,136	0	0	267,167	132	39,837	40,637	0	38,612	1,947	78
30.04	285,551	0	0	244,506	0	41,046	19,764	0	17,727	1,959	78
31.05	257,741	0	0	216,084	0	41,657	40,605	0	38,350	2,168	87
30.06	236,590	0	0	203,656	0	32,934	41,371	0	39,081	2,203	88
31.07	232,368	0	0	198,622	0	33,746	42,634	0	40,433	2,114	86
31.08	236,470	0	0	203,957	0	32,513	48,692	0	46,284	2,321	86
30.09	251,307	0	0	219,157	0	32,150	59,640	0	57,317	2,241	83
31.10	265,308	0	0	228,416	0	36,891	73,585	0	71,392	2,103	90
30.11	268,818	0	0	235,538	0	33,280	89,544	0	87,416	2,043	84
31.12	308,246	0	0	249,986	0	58,260	90,569	0	88,559	2,002	8
2013											
31.01	335,429	0	0	275,907	0	59,523	96,340	0	94,348	1,984	8
28.02	361,209	0	0	296,530	0	64,679	98,484	0	96,464	2,013	7
31.03	341,319	0	0	275,914	0	65,405	90,812	0	88,816	1,990	7
30.04	304,387	0	0	259,592	0	44,795	94,172	0	92,124	2,041	7
31.05	300,212	0	0	255,727	0	44,485	93,937	0	91,862	2,068	7
30.06	284,371	0	0	240,833	10	43,528	98,019	0	95,613	2,154	252

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2011																
31.12	2,216,190	722,707	559,219	910,396	3,096,997	1,111,285	542,702	1,379,143	325,203	36,918	43,913	26,430	46,674	9,557	18,263	15,156
2012																
31.01	1,957,385	554,318	392,064	982,722	2,349,015	679,500	431,081	1,172,586	401,707	60,462	40,623	28,637	76,180	20,250	29,798	20,194
29.02	2,001,411	573,075	341,126	1,041,052	2,451,104	809,371	356,305	1,200,185	410,295	42,576	14,835	33,146	130,383	77,462	9,817	36,480
31.03	2,004,375	436,284	479,617	1,063,327	2,320,708	608,400	477,574	1,176,078	349,836	16,558	16,151	31,077	97,180	38,013	18,141	35,538
30.04	2,160,238	559,651	519,560	1,049,273	2,643,672	729,326	538,788	1,136,164	393,105	14,535	13,030	40,210	96,824	44,664	12,282	35,964
31.05	2,351,378	653,890	467,431	1,169,076	2,734,328	873,060	432,485	1,322,894	400,999	47,423	6,946	42,393	93,728	40,100	12,852	26,324
30.06	2,218,268	512,785	528,115	1,153,922	2,703,148	733,420	486,748	1,392,520	364,852	8,067	8,503	48,902	71,806	29,977	23,090	15,351
31.07	2,177,707	513,770	479,219	1,148,519	2,737,358	713,560	501,005	1,424,828	361,357	11,517	10,915	50,226	114,693	67,883	25,271	14,950
31.08	2,259,303	657,986	426,861	1,160,163	3,291,980	1,230,740	428,313	1,458,665	424,919	89,519	22,133	44,774	109,834	86,895	3,178	16,986
30.09	2,304,331	453,457	522,756	1,296,532	2,801,256	722,035	478,163	1,520,078	350,432	11,399	22,491	51,776	105,709	82,483	3,593	15,167
31.10	2,271,190	438,501	507,553	1,282,807	2,755,467	648,368	399,404	1,644,470	260,459	21,208	15,480	51,871	81,381	51,053	9,137	15,055
30.11	2,295,529	660,415	308,068	1,284,292	2,927,142	691,832	417,020	1,750,067	273,696	12,286	23,567	61,109	107,078	84,120	606	17,075
31.12	2,471,101	783,840	427,685	1,215,556	3,583,742	1,264,800	529,633	1,747,013	253,196	21,584	25,575	50,413	87,581	43,002	15,652	24,058
2013																
31.01	2,097,202	450,217	451,208	1,146,967	2,791,825	637,233	461,908	1,594,457	346,396	21,694	19,289	53,859	125,530	67,821	23,293	22,703
28.02	2,204,689	572,610	385,962	1,187,124	2,818,110	636,934	432,186	1,675,741	346,715	24,651	13,895	51,620	106,455	69,125	2,323	25,829
31.03	2,682,903	839,776	526,947	1,272,664	4,372,448	1,997,832	533,614	1,790,412	370,633	57,209	16,708	45,511	125,622	76,469	21,551	21,370
30.04	2,816,197	899,828	505,770	1,380,046	3,227,157	723,783	544,090	1,900,091	293,234	14,275	22,132	35,305	119,014	64,960	28,696	19,229
31.05	2,754,108	855,477	402,418	1,470,383	2,999,560	615,381	432,312	1,931,942	288,452	20,276	25,719	24,796	134,512	104,263	1,349	22,633
30.06	2,833,290	742,211	552,097	1,495,882	3,175,345	542,995	479,812	2,097,032	255,197	18,727	19,385	20,893	107,920	64,475	17,383	19,198

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities									
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:									
	total	2 to 30 days	19	20	31 to 90 days	21	total	2 to 30 days	23	24	25	total	2 to 30 days	27	28	29	total	2 to 30 days	31	32	33	
2011																						
31.12	2,074,661	453,831	377,913	1,023,246	3,429,981	1,351,260	758,602	1,272,761	63,044	55,376	2,707	198	99,948	31,772	27,950	40,067						
2012																						
31.01	1,842,868	237,048	315,086	1,025,440	2,630,858	923,495	537,998	1,134,962	130,455	94,584	946	376	140,773	48,386	31,617	44,189						
29.02	2,001,578	345,801	234,706	1,094,913	2,657,989	975,170	459,595	1,156,655	132,485	96,675	423	378	171,693	71,598	23,160	65,578						
31.03	1,995,610	250,714	345,849	1,106,978	2,543,263	724,118	598,042	1,171,928	87,457	67,470	487	354	142,535	57,024	44,148	32,860						
30.04	2,077,193	312,548	396,547	1,061,381	2,924,315	911,129	635,597	1,177,334	151,438	68,963	1,562	122	135,422	56,545	45,692	25,959						
31.05	2,204,526	392,967	359,137	1,120,768	3,073,332	1,033,383	550,443	1,406,634	136,608	92,438	452	126	168,507	101,347	12,173	36,463						
30.06	2,162,315	350,940	413,005	1,097,601	2,905,337	763,069	608,577	1,486,825	162,329	111,953	1,067	1,344	118,073	59,680	24,596	28,233						
31.07	2,188,714	346,127	427,776	1,127,085	2,885,828	806,402	545,166	1,479,321	163,914	109,898	2,457	2,533	130,223	42,948	37,612	29,359						
31.08	2,352,352	613,167	350,641	1,128,204	3,372,169	1,195,281	514,687	1,499,556	185,667	171,705	684	8,776	146,908	83,321	14,731	39,937						
30.09	2,274,306	423,088	382,420	1,210,926	2,890,927	624,292	626,172	1,609,501	223,503	153,640	4,938	12,142	136,459	67,027	10,721	46,566						
31.10	2,223,731	404,151	300,122	1,332,178	2,836,138	605,424	600,440	1,594,186	162,322	109,201	3,211	17,984	131,146	44,683	25,292	45,682						
30.11	2,390,164	410,023	338,898	1,433,459	2,827,909	780,633	408,714	1,612,621	206,495	148,891	657	20,864	169,906	103,950	1,688	49,662						
31.12	2,725,734	631,916	456,193	1,460,165	3,435,427	1,363,073	510,012	1,517,777	104,746	79,567	1,252	20,041	141,913	47,302	33,938	48,717						
2013																						
31.01	2,489,273	460,865	391,247	1,347,305	2,561,176	591,294	502,950	1,424,786	161,065	79,426	1,525	19,630	161,328	48,785	55,616	38,022						
28.02	2,452,963	423,571	354,625	1,383,669	2,730,435	708,788	447,438	1,507,197	150,609	87,891	9,674	25,499	152,293	86,508	15,959	36,211						
31.03	2,971,337	740,468	475,562	1,466,325	4,292,109	2,052,518	575,446	1,615,951	140,578	93,318	17,432	23,267	152,418	81,014	26,206	35,951						
30.04	2,796,734	516,030	435,672	1,577,812	3,435,406	1,102,636	573,224	1,711,457	88,417	32,639	29,482	20,279	156,426	47,793	60,654	36,972						
31.05	2,661,077	478,115	310,113	1,614,164	3,295,363	967,456	531,957	1,779,471	90,301	49,514	12,521	22,163	158,241	96,710	11,180	41,637						
30.06	2,639,078	387,168	346,767	1,648,349	3,549,934	879,830	664,956	1,934,450	82,271	48,905	10,886	16,668	151,768	55,153	52,151	34,390						

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		total		of which those with terms:	
	2 to 30 days	31 to 90 days	over 91 days	2 to 30 days	31 to 90 days	over 91 days	2 to 30 days	31 to 90 days	over 91 days	2 to 30 days	31 to 90 days	over 91 days	2 to 30 days	31 to 90 days	over 91 days	
2011	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2012	15,407	416	1,366	13,597	22,594	731	1,336	20,528	19,674	400	1,222	18,044	14,442	732	1,246	12,464
29.02	16,004	446	1,089	14,469	22,145	549	1,111	20,485	20,573	436	965	19,172	14,158	453	1,209	12,495
31.03	16,306	993	1,273	14,014	23,862	1,300	1,398	21,165	22,364	918	1,188	20,256	14,550	1,248	1,109	12,193
30.04	15,822	96	1,973	13,744	24,770	177	1,880	22,713	21,606	46	1,580	19,980	14,296	191	1,726	12,378
31.05	16,421	1,105	1,224	14,090	28,866	1,101	2,060	25,701	21,810	751	1,141	19,906	17,262	1,023	1,565	14,674
30.06	15,752	512	1,212	14,007	27,766	560	1,968	25,227	20,204	502	1,014	18,659	17,460	1,071	1,620	14,764
31.07	18,743	385	691	17,457	27,632	582	632	26,242	24,195	312	574	23,099	15,902	284	652	14,776
31.08	17,739	564	971	16,127	27,228	472	1,066	25,691	23,956	551	969	22,350	15,726	536	1,012	14,172
30.09	17,425	368	1,916	15,085	36,653	384	1,526	34,737	23,764	391	1,717	21,576	25,085	304	1,537	23,245
31.10	20,268	889	1,258	17,795	38,340	882	1,149	36,150	31,164	775	1,015	29,053	26,265	887	1,408	23,810
30.11	31,602	1,446	819	18,596	43,481	1,358	635	41,487	42,036	1,139	774	29,489	31,082	1,291	904	28,887
31.12	4,085	194	544	828	2,182	371	561	1,245	3,846	193	518	915	2,178	788	622	768
2013	6,254	496	369	616	21,345	9,870	401	11,034	23,122	9,340	456	8,903	4,306	1,200	462	2,609
28.02	8,124	346	554	498	20,572	6,903	2,101	10,962	23,106	5,952	1,861	8,843	5,079	1,228	680	2,565
31.03	6,131	0	226	0	18,968	6,913	2,251	8,556	21,956	6,697	2,049	6,318	2,698	481	76	2,136
30.04	5,924	0	241	0	22,683	8,909	2,217	8,896	22,171	8,398	2,095	6,318	4,201	505	63	2,160
31.05	6,912	264	0	0	19,053	5,803	104	8,972	17,621	5,026	26	6,356	5,320	884	64	2,182
30.06	3,321	42	37	0	32,982	904	275	10,847	12,261	850	451	7,980	14,936	114	149	2,233

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected:													
	Total payments			by the payment system of the Bank of Russia ¹			by credit institutions ²			of which:				
				thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2011	3,205,742.3	1,101,755.2	1,187,607.6	916,153.6	2,018,134.7	185,601.6	8,803.7	3,141.0	173,596.4	12,104.0	409,794.5	78,437.1	1,425,940.1	91,919.5
2012	3,700,377.9	1,350,879.4	1,258,993.0	1,150,497.3	2,441,384.9	200,382.1	10,246.6	2,332.3	158,696.1	10,965.7	446,806.5	88,598.7	1,825,635.7	98,485.4
2012														
Q1	783,388.1	307,214.4	261,952.1	261,430.3	521,436.0	45,784.1	2,308.6	511.9	25,366.1	2,623.5	102,163.7	19,628.4	391,597.6	23,020.3
Q2	931,263.5	312,783.2	314,078.6	264,433.9	617,184.9	48,349.3	2,709.4	501.1	43,142.2	2,645.0	114,537.7	21,454.9	456,795.6	23,748.3
Q3	953,771.1	351,266.8	320,880.9	301,154.4	632,890.2	50,112.4	2,761.6	769.5	44,480.5	2,672.7	113,898.1	22,078.5	471,750.0	24,591.7
Q4	1,031,955.2	379,615.0	362,081.4	323,478.7	669,873.8	56,136.3	2,467.0	549.8	45,707.3	3,024.5	116,207.0	25,436.9	505,492.5	27,125.1
2013														
Q1	917,006.7	340,158.2	287,509.5	293,070.5	629,497.2	47,087.7	377.0	367.1	42,276.0	2,780.7	105,045.3	20,407.1	481,798.9	23,532.9
Q2	997,701.9	365,323.8	326,439.8	314,867.6	671,262.1	50,456.2	3,291.8	488.8	43,950.4	2,706.3	116,483.3	21,925.4	507,536.6	25,335.7

¹ This indicator includes the Bank of Russia's payments and also payments of the Bank of Russia customers — credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

³ This indicator doesn't include payments effected by settlement non-banking credit institutions.

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2011	1,187,607.6	916,153.6	712.2	340.4	2,018,134.7	185,601.6	1,402,461.4	166,077.2	615,673.3	19,524.4		
2012	1,258,993.0	1,150,497.3	508.9	476.3	2,441,384.9	200,382.1	1,676,235.4	179,906.8	765,149.5	20,475.3		
2012												
Q1	261,952.1	261,430.3	128.9	95.5	521,436.0	45,784.1	356,422.1	40,781.3	165,013.9	5,002.8		
Q2	314,078.6	264,433.9	187.2	139.2	617,184.9	48,349.3	429,626.2	43,657.0	187,558.7	4,692.3		
Q3	320,880.9	301,154.4	104.6	100.2	632,890.2	50,112.4	437,793.8	44,709.5	195,096.4	5,402.9		
Q4	362,081.4	323,478.7	88.2	141.4	669,873.8	56,136.3	452,393.3	50,759.0	217,480.5	5,377.3		
2013												
Q1	287,509.5	293,070.5	58.4	46.9	629,497.2	47,087.7	483,806.3	42,419.2	145,690.9	4,668.5		
Q2	326,439.8	314,867.6	56.3	45.1	671,262.1	50,456.2	529,079.6	45,978.0	142,182.5	4,478.2		

¹ This indicator includes the Bank of Russia's payments and also payments the Bank of Russia customers — credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2010						
31.12	3,137	3,079	698	332	11,417	1,162
2011						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
31.12	3,059	2,998	656	199	8,928	1,450
2012						
31.03	3,043	2,983	626	220	6,127	1,583
30.06	2,979	2,928	592	200	5,764	1,667
30.09	2,972	2,914	566	216	6,038	1,709
31.12	2,916	2,859	527	224	5,444	1,792
2013						
31.03	2,873	2,821	528	229	5,385	1,873
30.06	2,831	2,806	527	241	5,680	1,928

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia
 (units)

1	The Bank of Russia institutions		Of which members:			6	Of which users:		
	2	3	4	5	6		7	8	9
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
2010									
31.12	608	608	608	292	1,020	1,020	1,020	967	
2011									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	
30.09	563	562	563	284	1,002	1,002	1,002	957	
31.12	543	542	543	279	990	990	990	946	
2012									
31.03	543	541	542	277	983	983	983	940	
30.06	531	530	531	274	972	972	972	931	
30.09	519	517	518	270	971	971	971	925	
31.12	505	85	86	82	963	963	963	925	
2013									
31.03	505	86	86	82	958	958	958	925	
30.06	504	85	85	83	962	962	962	949	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants
1	10	11	12	13	14	15	16
2010							
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81
2011							
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82
2012							
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84
31.12	1,953	1,943	1,947	1,802	2,016	2,016	85
2013							
31.03	1,915	1,908	1,908	1,764	2,102	2,102	85
30.06	1,869	1,865	1,865	1,771	2,169	2,169	87

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5 (end)

		Legal entities						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which: payments for goods (works, services), millions of rubles	other transactions, millions of rubles ²	
1	8	9	10	11	12	13		
2011	399	—	653,234	257,203	381,097	...		
2012	505	—	619,178	388,154	212,604	...		
2011								
Q1	318	157	129,985	43,926	83,069	...		
Q2	332	184	169,148	58,146	107,522	...		
Q3	362	193	197,841	69,545	124,256	...		
Q4	399	212	156,260	85,586	66,250	...		
2012								
Q1	457	196	89,847	70,477	15,856	...		
Q2	450	218	124,423	84,508	35,282	...		
Q3	471	221	176,982	100,210	71,665	...		
Q4	505	242	227,926	132,959	89,801	...		
2013³								
Q1	568	252	197,317	105,935	91,306	76		
Q2	555	278	215,499	120,987	94,483	29		

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

² This indicator is in recalculation process in accordance with change in methodology of the reporting data represented by the credit institutions to the Bank of Russia

³ Since Q1 2013 including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

Table 5.6

Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

	Payments effected with use of payment orders and letters of credit				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments		number of payments, millions of units	value of payments, billions of ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9

Table 5.7

Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

	Intraregional electronic settlements		Interregional electronic settlements		BESP system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

(units)

1	31.07.2013			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
RUSSIAN FEDERATION	951	2,158	362	1,796
CENTRAL FEDERAL DISTRICT	569	425	82	343
Belgorod Region	4	12	1	11
Bryansk Region	—	12	—	12
Vladimir Region	3	15	—	15
Voronezh Region	3	34	—	34
Ivanovo Region	6	12	—	12
Kaluga Region	4	12	—	12
Kostroma Region	5	8	—	8
Kursk Region	2	10	—	10
Lipetsk Region	1	12	1	11
Moscow Region	11	49	1	48
Orel Region	1	13	—	13
Ryazan Region	4	14	—	14
Smolensk Region	4	14	6	8
Tambov Region	1	5	—	5
Tver Region	5	14	1	13
Tula Region	5	15	1	14
Yaroslavl Region	6	26	2	24
Moscow	504	148	21	127
NORTH-WEST FEDERAL DISTRICT	70	296	9	287
Republic of Karelia	1	13	2	11
Republic of Komi	1	16	2	14
Arkhangelsk Region	2	25	—	25
Nenets Autonomous Area	—	1	—	1
Vologda Region	10	15	4	11
Kaliningrad Region	3	24	1	23
Leningrad Region	5	13	—	13
Murmansk Region	3	16	—	16
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	40	158	—	158
SOUTH FEDERAL DISTRICT	46	229	16	213
Republic of Adigei (Adigeya)	4	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	71	1	70
Astrakhan Region	5	19	3	16
Volgograd Region	4	38	—	38
Rostov Region	16	93	11	82
NORTH-CAUCASIAN FEDERAL DISTRICT	46	164	79	85
Republic of Daghestan	23	81	67	14
Republic of Ingushetia	2	7	—	7
Kabardino-Balkar Republic	5	12	3	9
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	12	4	8
Republic of Chechnya	—	4	—	4
Stavropol Territory	6	44	5	39
PRIVOLZHSKY FEDERAL DISTRICT	105	444	73	371
Republic of Bashkortostan	11	33	—	33
Republic of Mariy-El	2	16	4	12
Republic of Mordovia	4	8	1	7
Republic of Tatarstan (Tatarstan)	22	77	46	31
Udmurt Republic	2	14	—	14
Chuvash Republic — Chuvashya	4	14	—	14
Perm Territory	5	39	—	39
Kirov Region	3	16	—	16
Nizhni Novgorod Region	11	83	5	78
Orenburg Region	8	17	—	17
Penza Region	1	16	—	16
Samara Region	20	59	6	53
Saratov Region	9	40	11	29
Ulyanovsk Region	3	12	—	12
URALS FEDERAL DISTRICT	43	248	75	173
Kurgan Region	3	9	—	9
Sverdlovsk Region	16	69	4	65
Tyumen Region	15	93	33	60
Khanty-Mansiysky Autonomous Area — Yugra	8	25	4	21
Yamalo-Nenetsky Autonomous Area	—	18	—	18
Chelyabinsk Region	9	77	38	39
SIBERIA FEDERAL DISTRICT	50	240	21	219
Republic of Altai	2	6	1	5
Republic of Buryatia	1	10	2	8
Republic of Tyva	1	3	—	3
Republic of Khakassia	2	4	—	4
Altai Territory	7	19	5	14
Zabaykalskiy Territory	—	7	—	7
Krasnoyarsk Territory	4	37	1	36
Irkutsk Region	8	30	4	26
Kemerovo Region	9	18	—	18
Novosibirsk Region	8	60	—	60
Omsk Region	6	25	—	25
Tomsk Region	2	21	8	13
FAR EAST FEDERAL DISTRICT	22	112	7	105
Republic of Sakha (Yakutia)	4	26	—	26
Kamchatka Territory	3	8	3	5
Primorski Territory	6	21	2	19
Khabarovsk Territory	2	30	—	30
Amur Region	2	6	—	6
Magadan Region	—	7	—	7
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	1	—	1

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.07.2013				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	24,436	8,643	2,372	8,104	43,555
CENTRAL FEDERAL DISTRICT	7,408	2,901	308	1,965	12,582
Belgorod Region	163	202	18	138	521
Bryansk Region	103	105	12	105	325
Vladimir Region	201	104	15	134	454
Voronezh Region	331	220	32	168	751
Ivanovo Region	174	8	9	88	279
Kaluga Region	141	48	10	107	306
Kostroma Region	106	17	4	57	184
Kursk Region	133	80	21	111	345
Lipetsk Region	167	80	23	91	361
Moscow Region	1,483	611	31	152	2,277
Orel Region	101	47	11	61	220
Ryazan Region	133	86	17	85	321
Smolensk Region	122	78	10	91	301
Tambov Region	132	136	14	68	350
Tver Region	150	106	15	97	368
Tula Region	188	65	11	144	408
Yaroslavl Region	232	8	17	144	401
Moscow	3,348	900	38	124	4,410
NORTH-WEST FEDERAL DISTRICT	2,474	282	358	976	4,090
Republic of Karelia	118	8	17	47	190
Republic of Komi	181	31	15	71	298
Arkhangelsk Region	181	26	26	80	313
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	264	14	43	95	416
Kaliningrad Region	155	23	31	85	294
Leningrad Region	46	21	16	333	416
Murmansk Region	140	8	17	88	253
Novgorod Region	123	2	19	50	194
Pskov Region	116	11	11	52	190
St. Petersburg	1,150	138	163	75	1,526
SOUTH FEDERAL DISTRICT	2,651	530	294	670	4,145
Republic of Adigei (Adigeya)	74	7	11	12	104
Republic of Kalmykia	35	1	2	10	48
Krasnodar Territory	1,169	151	125	293	1,738
Astrakhan Region	116	72	15	67	270
Volgograd Region	281	204	54	157	696
Rostov Region	976	95	87	131	1,289
NORTH-CAUCASIAN FEDERAL DISTRICT	825	118	76	110	1,129
Republic of Daghestan	143	29	8	9	189
Republic of Ingushetia	17	1	—	1	19
Kabardino-Balkar Republic	81	42	7	9	139
Karachai-Cherkess Republic	34	2	3	4	43

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	54	18	3	11	86
Republic of Chechnya	31	—	2	14	47
Stavropol Territory	465	26	53	62	606
PRIVOLZHSKY FEDERAL DISTRICT	4,888	2,972	570	1,686	10,116
Republic of Bashkortostan	747	410	86	191	1,434
Republic of Mariy-El	68	42	12	44	166
Republic of Mordovia	142	98	6	49	295
Republic of Tatarstan (Tatarstan)	727	509	73	206	1,515
Udmurt Republic	262	24	43	111	440
Chuvash Republic — Chuvashya	137	138	29	77	381
Perm Territory	568	73	46	167	854
Kirov Region	207	141	38	73	459
Nizhni Novgorod Region	592	306	58	118	1,074
Orenburg Region	301	303	56	126	786
Penza Region	165	258	22	88	533
Samara Region	520	201	60	200	981
Saratov Region	274	357	23	158	812
Ulyanovsk Region	178	112	18	78	386
URALS FEDERAL DISTRICT	2,242	608	350	715	3,915
Kurgan Region	91	179	16	68	354
Sverdlovsk Region	917	182	78	110	1,287
Tyumen Region	739	120	93	297	1,249
Khanty-Mansiysky Autonomous Area — Yugra	352	64	39	124	579
Yamalo-Nenetsky Autonomous Area	133	17	7	54	211
Chelyabinsk Region	495	127	163	240	1,025
SIBERIA FEDERAL DISTRICT	2,974	1,042	308	1,383	5,707
Republic of Altai	37	4	4	10	55
Republic of Buryatia	170	3	13	107	293
Republic of Tyva	39	—	5	9	53
Republic of Khakassia	93	21	7	70	191
Altai Territory	278	454	28	162	922
Zabaykalskiy Territory	173	1	12	79	265
Krasnoyarsk Territory	544	116	28	236	924
Irkutsk Region	334	62	39	207	642
Kemerovo Region	333	113	46	175	667
Novosibirsk Region	471	144	71	96	782
Omsk Region	354	117	35	129	635
Tomsk Region	148	7	20	103	278
FAR EAST FEDERAL DISTRICT	974	190	108	599	1,871
Republic of Sakha (Yakutia)	127	91	9	103	330
Kamchatka Territory	68	5	4	40	117
Primorski Territory	308	24	49	155	536
Khabarovsk Territory	218	27	27	88	360
Amur Region	128	21	10	81	240
Magadan Region	36	7	3	13	59
Sakhalin Region	66	13	4	76	159
Jewish Autonomous Region	23	2	2	22	49
Chukotka Autonomous Area	—	—	—	21	21

Table 6.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
RUSSIAN FEDERATION				
30.09.2012	239 (27)	133 (13)	104 (14)	210 (26)
31.12.2012	244 (28)	135 (13)	107 (15)	214 (27)
31.03.2013	246 (28)	134 (13)	111 (15)	217 (27)
30.06.2013	248 (28)	133 (13)	114 (15)	218 (27)
CENTRAL FEDERAL DISTRICT				
30.09.2012	161 (18)	90 (9)	69 (9)	133 (18)
31.12.2012	166 (19)	91 (9)	73 (10)	137 (19)
31.03.2013	167 (19)	90 (9)	76 (10)	139 (19)
30.06.2013	168 (19)	89 (9)	78 (10)	139 (19)
Moscow and Moscow Region				
30.09.2012	154 (17)	87 (8)	65 (9)	126 (17)
31.12.2012	159 (18)	88 (8)	69 (10)	130 (18)
31.03.2013	160 (18)	87 (8)	72 (10)	132 (18)
30.06.2013	161 (18)	86 (8)	74 (10)	132 (18)
NORTH-WEST FEDERAL DISTRICT				
30.09.2012	21 (2)	14 (1)	7 (1)	21 (2)
31.12.2012	20 (2)	14 (1)	6 (1)	20 (2)
31.03.2013	20 (2)	14 (1)	6 (1)	20 (2)
30.06.2013	19 (2)	13 (1)	6 (1)	19 (2)
SOUTH FEDERAL DISTRICT				
30.09.2012	7	2	5	7
31.12.2012	7	2	5	7
31.03.2013	7	2	5	7
30.06.2013	7	2	5	7
NORTH-CAUCASIAN FEDERAL DISTRICT				
30.09.2012	—	—	—	—
31.12.2012	—	—	—	—
31.03.2013	—	—	—	—
30.06.2013	1	—	1	1
PRIVOLZHISKY FEDERAL DISTRICT				
30.09.2012	26 (4)	11 (1)	15 (3)	25 (3)
31.12.2012	28 (4)	12 (1)	16 (3)	27 (3)
31.03.2013	30 (4)	12 (1)	18 (3)	29 (3)
30.06.2013	30 (4)	12 (1)	18 (3)	29 (3)
URALS FEDERAL DISTRICT				
30.09.2012	9 (1)	9 (1)	—	9 (1)
31.12.2012	9 (1)	9 (1)	—	9 (1)
31.03.2013	9 (1)	9 (1)	—	9 (1)
30.06.2013	9 (1)	9 (1)	—	9 (1)
SIBERIA FEDERAL DISTRICT				
30.09.2012	10 (2)	2 (1)	8 (1)	10 (2)
31.12.2012	9 (2)	2 (1)	7 (1)	9 (2)
31.03.2013	8 (2)	2 (1)	6 (1)	8 (2)
30.06.2013	8 (2)	2 (1)	6 (1)	8 (2)
FAR EAST FEDERAL DISTRICT				
30.09.2012	5	5	—	5
31.12.2012	5	5	—	5
31.03.2013	5	5	—	5
30.06.2013	6	6	—	6

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.1.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

		31.07.2013											total
		up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1		2	3	4	5	6	7	8	9	10	11	12	
	RUSSIAN FEDERATION	14	15	46	40	150	275	105	120	163	23	951	
	CENTRAL FEDERAL DISTRICT	4	8	30	24	69	156	54	84	120	20	569	
	Belgorod Region	—	—	—	—	1	—	2	1	—	—	4	
	Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	
	Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
	Voronezh Region	—	—	—	1	1	—	1	—	—	—	3	
	Ivanovo Region	—	—	1	—	3	2	—	—	—	—	6	
	Kaluga Region	—	—	—	1	—	3	—	—	—	—	4	
	Kostroma Region	—	—	—	—	1	1	2	—	1	—	5	
	Kursk Region	—	—	1	—	1	—	—	—	—	—	2	
	Lipetsk Region	—	—	—	—	—	—	—	1	—	—	1	
	Moscow Region	—	1	—	—	1	3	2	2	2	—	11	
	Orel Region	—	—	—	—	—	—	1	—	—	—	1	
	Ryazan Region	—	—	—	3	—	1	—	—	—	—	4	
	Smolensk Region	—	—	—	—	2	—	1	—	1	—	4	
	Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
	Tver Region	—	—	—	1	3	1	—	—	—	—	5	
	Tula Region	—	—	1	—	1	3	—	—	—	—	5	
	Yaroslavl Region	—	—	1	2	1	1	—	—	1	—	6	
	Moscow	4	7	26	16	52	139	45	80	115	20	504	
	NORTH-WEST FEDERAL DISTRICT	3	3	4	4	15	19	5	8	9	—	70	
	Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
	Republic of Komi	—	—	—	—	1	—	—	—	—	—	1	
	Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2	
	Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
	Vologda Region	—	—	1	—	4	3	—	1	1	—	10	
	Kaliningrad Region	—	—	—	—	—	2	—	—	1	—	3	

Table 6.1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	—	—	3	—	1	—	—	5
Murmansk Region	1	—	—	—	—	1	—	1	—	—	3
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	1	—	—	—	—	3
St. Petersburg	2	2	1	4	7	7	5	5	7	—	40
SOUTH FEDERAL DISTRICT	1	1	3	—	8	21	7	4	1	—	46
Republic of Adigei (Adigeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	3	5	3	2	1	—	15
Astrakhan Region	1	1	—	—	—	2	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	—	3	8	3	2	—	—	16
NORTH-CAUCASIAN FEDERAL DISTRICT	2	1	1	1	12	21	5	3	—	—	46
Republic of Dagestan	1	1	1	—	5	13	1	1	—	—	23
Republic of Ingushetia	—	—	—	—	—	2	—	—	—	—	2
Kabardino-Balkar Republic	—	—	—	—	3	2	—	—	—	—	5
Karachai-Cherkess Republic	—	—	—	1	1	—	2	1	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	1	1	2	1	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	2	3	—	—	—	—	6
PRIVOLZHSKY FEDERAL DISTRICT	1	1	2	2	16	29	21	11	20	2	105
Republic of Bashkortostan	—	—	—	—	1	2	5	2	1	—	11
Republic of Mariy-El	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	7	1	2	8	1	22
Udmurt Republic	—	—	—	—	—	—	2	—	—	—	2
Chuvash Republic — Chuvashya	—	—	—	—	1	2	1	—	—	—	4
Perm Territory	1	—	—	—	1	1	—	—	2	—	5
Kirov Region	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	—	—	3	2	4	—	2	—	11
Orenburg Region	—	—	—	—	3	—	1	2	2	—	8
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	2	8	1	4	4	1	20
Saratov Region	—	—	—	1	2	3	3	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	2	—	—	—	—	3

Table 6.1.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
RUSSIAN FEDERATION			
31.03.2013	954	49,839,144.1	45
30.04.2013	955	50,692,937.6	44
31.05.2013	958	51,586,542.8	44
30.06.2013	956	52,744,413.9	44
CENTRAL FEDERAL DISTRICT			
31.03.2013	565	44,458,130.1	24
30.04.2013	568	45,257,221.1	24
31.05.2013	571	46,042,645.0	25
30.06.2013	571	47,095,812.8	25
Moscow and Moscow Region			
31.03.2013	510	44,103,223.3	23
30.04.2013	513	44,895,376.6	23
31.05.2013	516	45,677,757.1	23
30.06.2013	516	46,719,334.6	23
NORTH-WEST FEDERAL DISTRICT			
31.03.2013	71	1,426,849.6	10
30.04.2013	70	1,435,367.7	10
31.05.2013	70	1,483,017.1	10
30.06.2013	70	1,525,483.3	10
SOUTH FEDERAL DISTRICT			
31.03.2013	46	250,820.2	11
30.04.2013	46	257,237.7	11
31.05.2013	46	258,198.4	11
30.06.2013	46	262,273.4	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.03.2013	48	58,152.4	19
30.04.2013	48	56,798.7	19
31.05.2013	48	58,045.6	19
30.06.2013	48	59,318.8	19
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2013	106	1,475,156.7	29
30.04.2013	105	1,469,242.9	28
31.05.2013	105	1,480,872.8	28
30.06.2013	105	1,494,387.3	28
URALS FEDERAL DISTRICT			
31.03.2013	44	1,051,802.6	9
30.04.2013	44	1,082,186.9	9
31.05.2013	44	1,112,332.7	9
30.06.2013	43	1,140,712.4	9
SIBERIA FEDERAL DISTRICT			
31.03.2013	51	592,863.4	8
30.04.2013	51	594,686.4	8
31.05.2013	51	599,448.7	8
30.06.2013	50	607,607.9	8
FAR EAST FEDERAL DISTRICT			
31.03.2013	23	525,369.0	5
30.04.2013	23	540,196.3	5
31.05.2013	23	551,982.5	5
30.06.2013	23	558,818.0	5

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from August 10 to September 10, 2013
Grouped by Registered Authorized Capital**

(units)

	Up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	Total
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	21	22	24	92	174	325	658
CENTRAL FEDERAL DISTRICT	8	9	13	34	89	214	367
Belgorod Region	—	—	—	1	—	3	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	—	—	1
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	1	1	—	2
Kaluga Region	—	—	—	—	3	—	3
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	—	1	1
Orel Region	—	—	—	—	—	1	1
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	—	2	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	2	—	—	2
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	1	2	1	1	1	6
Moscow and Moscow Region	8	6	8	23	79	205	329
NORTH-WEST FEDERAL DISTRICT	4	3	3	9	11	17	47
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	—	1	—	—	1
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	—	1	4	2	8
Kaliningrad Region	—	—	—	—	1	1	2
Leningrad Region	—	1	—	—	3	1	5
Murmansk Region	1	—	—	—	1	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	1	1	—	2
St. Petersburg	2	1	3	5	—	12	23
SOUTH FEDERAL DISTRICT	1	3	—	6	14	9	33
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	3	3	5	12
Astrakhan Region	1	—	—	—	—	1	2
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	5	3	9
NORTH-CAUCASIAN FEDERAL DISTRICT	2	—	—	11	13	6	32
Republic of Daghestan	2	—	—	4	6	1	13
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	—	3	2	—	5
Karachai-Cherkess Republic	—	—	—	1	—	3	4
Republic of Northern Ossetia — Alania	—	—	—	1	1	2	4
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	3	—	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHSKY FEDERAL DISTRICT	2	2	2	11	27	45	89
Republic of Bashkortostan	—	—	—	1	2	4	7
Republic of Mariy-El	—	2	—	—	—	—	2
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	—	2	7	11	21
Udmurt Republic	—	—	—	—	—	2	2
Chuvash Republic — Chuvashya	—	—	—	1	2	1	4
Perm Territory	1	—	—	1	1	2	5
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	3	1	5	9
Orenburg Region	—	—	—	1	—	4	5
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	—	8	9	17
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	1	2	3	6	7	13	32
Kurgan Region	—	—	—	2	—	—	2
Sverdlovsk Region	—	—	2	3	4	4	13
Tyumen Region	1	1	1	1	2	5	11
Chelyabinsk Region	—	1	—	—	1	4	6
SIBERIA FEDERAL DISTRICT	3	2	2	12	6	15	40
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	1	—	1
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	2	—	1	4
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	1	1	2
Irkutsk Region	—	—	—	3	2	1	6
Kemerovo Region	—	1	1	3	—	2	7
Novosibirsk Region	2	—	—	1	—	5	8
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	—	1	1	3	7	6	18
Republic of Sakha (Yakutia)	—	—	—	1	1	2	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	—	—	—	1	3	—	4
Khabarovsk Territory	—	—	—	—	1	—	1
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

		30.06.2013					
1	2	3	4	5	6	7	
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
RUSSIAN FEDERATION	491,387.5	501,117.8	86.2	9,730.3	13.8	97,023.3	
CENTRAL FEDERAL DISTRICT	457,239.2	463,555.0	87.4	6,315.8	12.6	89,663.3	
Belgorod Region	126.4	128.2	80.0	1.9	20.0	20.8	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	50.2	50.2	100.0	0.0	0.0	10.0	
Voronezh Region	-11.9	3.6	66.7	15.5	33.3	1.0	
Ivanovo Region	66.0	66.0	100.0	0.0	0.0	11.9	
Kaluga Region	209.6	212.9	75.0	3.3	25.0	62.1	
Kostroma Region	4,328.1	4,339.2	80.0	11.0	20.0	465.6	
Kursk Region	151.5	151.5	100.0	0.0	0.0	26.8	
Lipetsk Region	-334.4	120.2	50.0	454.6	50.0	26.1	
Moscow Region	688.9	725.0	80.0	36.2	20.0	193.1	
Orel Region	-17.8	0.0	0.0	17.8	100.0	0.0	
Ryazan Region	148.3	148.3	100.0	0.0	0.0	41.5	
Smolensk Region	191.4	191.4	100.0	0.0	0.0	23.6	
Tambov Region	18.3	18.3	100.0	0.0	0.0	5.3	
Tver Region	3.2	36.4	40.0	33.2	60.0	10.9	
Tula Region	138.8	138.8	100.0	0.0	0.0	28.9	
Yaroslavl Region	109.3	109.3	100.0	0.0	0.0	42.3	
Moscow	451,373.5	457,115.8	87.9	5,742.4	12.1	88,693.5	
NORTH-WEST FEDERAL DISTRICT	12,402.3	12,590.6	82.9	188.3	17.1	1,608.3	
Republic of Karelia	19.6	19.6	100.0	0.0	0.0	4.2	
Republic of Komi	94.2	94.2	100.0	0.0	0.0	8.9	
Arkhangelsk Region	-0.6	0.0	0.0	0.6	100.0	0.8	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	87.5	161.4	70.0	73.9	30.0	79.8	
Kaliningrad Region	187.6	187.6	100.0	0.0	0.0	29.2	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-31.7	13.8	75.0	45.5	25.0	4.1
Murmansk Region	87.0	87.0	100.0	0.0	0.0	28.4
Novgorod Region	53.6	53.6	100.0	0.0	0.0	8.3
Pskov Region	5.4	7.9	66.7	2.4	33.3	1.0
St. Petersburg	11,899.6	11,965.6	87.8	65.9	12.2	1,443.6
SOUTH FEDERAL DISTRICT	1,572.6	1,794.6	76.1	222.0	23.9	425.2
Republic of Adigei (Adigeya)	75.2	75.2	100.0	0.0	0.0	20.3
Republic of Kalmykia	6.9	10.6	50.0	3.7	50.0	0.9
Krasnodar Territory	529.7	590.2	80.0	60.6	20.0	185.8
Astrakhan Region	68.8	73.3	80.0	4.6	20.0	15.9
Volgograd Region	64.2	117.1	75.0	52.9	25.0	38.5
Rostov Region	827.7	928.0	68.8	100.3	31.3	163.7
NORTH-CAUCASIAN FEDERAL DISTRICT	330.9	509.8	77.1	178.9	22.9	90.7
Republic of Dagestan	274.4	312.7	96.0	38.3	4.0	51.8
Republic of Ingushetia	7.8	7.8	100.0	0.0	0.0	1.9
Kabardino-Balkar Republic	-34.8	23.5	60.0	58.3	40.0	4.6
Karachai-Cherkess Republic	11.8	30.8	60.0	19.0	40.0	18.8
Republic of Northern Ossetia — Alania	-47.4	1.7	40.0	49.1	60.0	1.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	119.2	133.3	50.0	14.1	50.0	12.5
PRIVOLZHSKY FEDERAL DISTRICT	7,483.3	7,805.5	87.6	322.2	12.4	1,359.0
Republic of Bashkortostan	422.8	468.5	81.8	45.7	18.2	104.9
Republic of Mariy-El	18.5	18.5	100.0	0.0	0.0	3.4
Republic of Mordovia	111.5	111.5	100.0	0.0	0.0	26.8
Republic of Tatarstan (Tatarstan)	2,431.2	2,431.2	100.0	0.0	0.0	358.3
Udmurt Republic	377.0	377.0	100.0	0.0	0.0	30.8
Chuvash Republic — Chuvashya	64.6	64.6	100.0	0.0	0.0	21.6
Perm Territory	102.8	103.9	80.0	1.2	20.0	42.1
Kirov Region	282.5	282.5	100.0	0.0	0.0	38.6
Nizhni Novgorod Region	737.8	771.0	81.8	33.2	18.2	169.9
Orenburg Region	110.2	214.8	62.5	104.6	37.5	34.5
Penza Region	14.5	14.5	100.0	0.0	0.0	5.1
Samara Region	2,142.4	2,271.1	85.0	128.8	15.0	367.0
Saratov Region	671.5	674.1	88.9	2.6	11.1	141.5
Ulyanovsk Region	-3.9	2.3	66.7	6.2	33.3	14.3

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	8,268.4	8,475.0	86.0	206.6	14.0	1,539.5
Kurgan Region	48.0	48.0	100.0	0.0	0.0	12.0
Sverdlovsk Region	3,513.9	3,614.6	81.3	100.7	18.8	536.1
Tyumen Region	3,568.6	3,609.1	93.3	40.4	6.7	721.5
Khanty-Mansiysky Autonomous Area — Yugra	2,756.2	2,756.2	100.0	0.0	0.0	535.5
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,137.9	1,203.4	77.8	65.5	22.2	270.0
SIBERIA FEDERAL DISTRICT	696.5	2,993.1	86.0	2,296.6	14.0	1,284.5
Republic of Altai	2.2	3.7	50.0	1.5	50.0	0.2
Republic of Buryatia	56.5	56.5	100.0	0.0	0.0	7.5
Republic of Tyva	8.3	8.3	100.0	0.0	0.0	2.2
Republic of Khakassia	26.5	34.7	50.0	8.3	50.0	9.9
Altai Territory	140.2	140.2	100.0	0.0	0.0	36.7
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	20.9	20.9	100.0	0.0	0.0	2.0
Irkutsk Region	177.7	194.1	87.5	16.4	12.5	36.5
Kemerovo Region	196.9	200.6	88.9	3.8	11.1	49.8
Novosibirsk Region	-4.2	2,168.5	88.9	2,172.7	11.1	1,091.1
Omsk Region	-10.3	83.8	60.0	94.0	40.0	34.6
Tomsk Region	81.8	81.8	100.0	0.0	0.0	14.1
FAR EAST FEDERAL DISTRICT	3,394.3	3,394.3	100.0	0.0	0.0	1,052.9
Republic of Sakha (Yakutia)	127.9	127.9	100.0	0.0	0.0	28.1
Kamchatka Territory	87.1	87.1	100.0	0.0	0.0	24.1
Primorski Territory	1,068.1	1,068.1	100.0	0.0	0.0	192.8
Khabarovsk Territory	347.1	347.1	100.0	0.0	0.0	69.4
Amur Region	1,601.7	1,601.7	100.0	0.0	0.0	721.0
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	162.4	162.4	100.0	0.0	0.0	17.5
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
30.09.2012	48	47	27	42 (17)	75 (10)
31.12.2012	49	49	29	44 (19)	73 (9)
31.03.2013	49	48	30	45 (19)	74 (9)
30.06.2013	47	47 ²	33 ²	44 (18) ¹	77 (10)
CENTRAL FEDERAL DISTRICT					
30.09.2012	28	23	17	25 (9)	68 (9)
31.12.2012	29	25	19	27 (11)	66 (8)
31.03.2013	28	25	20	27 (11)	67 (8)
30.06.2013	26	23 ²	23 ²	27 (10)	69 (9)
Moscow and Moscow Region					
30.09.2012	25	21	17	24 (9)	67 (8)
31.12.2012	26	23	19	26 (11)	65 (7)
31.03.2013	25	23	20	26 (11)	66 (7)
30.06.2013	23	22 ²	22 ²	26 (10)	68 (8)
NORTH-WEST FEDERAL DISTRICT					
30.09.2012	5	7	1	4 (2)	4
31.12.2012	5	6	1	4 (2)	4
31.03.2013	5	6	1	4 (2)	4
30.06.2013	4	6	1	4 (2)	4
SOUTH FEDERAL DISTRICT					
30.09.2012	2	1	—	3	1
31.12.2012	2	1	—	3	1
31.03.2013	2	1	—	3	1
30.06.2013	2	1	—	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.09.2012	—	—	—	—	—
31.12.2012	—	—	—	—	—
31.03.2013	—	—	—	—	—
30.06.2013	—	1	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.09.2012	6	7	5	6 (3)	2 (1)
31.12.2012	6	9	5	6 (3)	2 (1)
31.03.2013	7	9	6	6 (3)	2 (1)
30.06.2013	7	10	5	6 (3)	2 (1)
URALS FEDERAL DISTRICT					
30.09.2012	4	2	2	1 (1)	—
31.12.2012	4	2	2	1 (1)	—
31.03.2013	4	2	2	1 (1)	—
30.06.2013	5	1	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
30.09.2012	2	5	1	2 (2)	—
31.12.2012	2	4	1	2 (2)	—
31.03.2013	2	3	—	3 (2)	—
30.06.2013	2	3	—	3 (2)	—
FAR EAST FEDERAL DISTRICT					
30.09.2012	1	2	1	1	—
31.12.2012	1	2	1	1	—
31.03.2013	1	2	1	1	—
30.06.2013	1	2	2	1	—

¹Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

²The quantity of the credit institutions with participation of nonresidents if taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 6.1.9

**Number of Credit Institutions under the General Agreement with
the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts Credited by the Bank of Russia (CA)**

(units)

1	31.03.2013			30.06.2013		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	495	627	1,234	499	627	1,211
CENTRAL FEDERAL DISTRICT	317	351	574	318	352	574
Belgorod Region	1	1	5	1	1	4
Bryansk Region	—	—	3	—	—	3
Vladimir Region	—	3	8	—	3	7
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	4	6	3	4	6
Kaluga Region	—	2	6	1	2	6
Kostroma Region	2	5	8	2	5	8
Kursk Region	—	1	6	—	1	5
Lipetsk Region	1	2	6	1	2	5
Orel Region	—	—	5	—	—	4
Ryazan Region	1	3	6	1	4	7
Smolensk Region	—	3	7	—	3	6
Tambov Region	—	1	5	—	1	4
Tver Region	1	2	7	1	2	7
Tula Region	3	4	9	3	4	8
Yaroslavl Region	—	3	9	—	3	10
Moscow and Moscow Region	305	316	471	305	316	477
NORTH-WEST FEDERAL DISTRICT	29	32	85	30	35	85
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	1	5	—	1	5
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	8	6	7	8
Kaliningrad Region	2	3	9	2	3	9
Leningrad Region	—	3	3	—	3	3
Murmansk Region	2	1	4	2	1	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	1	—	2	1	—	2
St. Petersburg	17	15	45	18	18	45
SOUTH FEDERAL DISTRICT	26	35	75	26	35	74
Republic of Adigei (Adigeya)	2	4	5	2	4	5
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	9	15	27	9	15	26
Astrakhan Region	2	2	6	2	2	6
Volgograd Region	4	3	11	4	3	11
Rostov Region	9	9	23	9	9	23
NORTH-CAUCASIAN FEDERAL DISTRICT	4	15	27	4	15	27
Republic of Daghestan	—	1	1	—	1	1
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	3	5	1	3	5
Karachai-Cherkess Republic	1	4	6	1	4	6
Republic of Northern Ossetia — Alania	—	5	7	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	2	2	8	2	2	8

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	56	92	198	56	91	190
Republic of Bashkortostan	4	10	28	4	10	26
Republic of Mariy-El	—	—	4	—	—	3
Republic of Mordovia	2	4	6	2	4	6
Republic of Tatarstan (Tatarstan)	16	21	27	15	20	25
Udmurt Republic	1	2	6	1	2	6
Chuvash Republic — Chuvashya	1	4	10	1	4	9
Perm Territory	—	5	14	—	5	14
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	7	10	23	7	10	24
Orenburg Region	3	5	12	3	5	11
Penza Region	1	1	8	1	1	7
Samara Region	14	16	30	15	16	30
Saratov Region	5	9	16	5	9	16
Ulyanovsk Region	—	2	8	—	2	7
URALS FEDERAL DISTRICT	29	38	72	30	38	70
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	31	11	15	30
Tyumen Region	11	12	20	11	12	20
Chelyabinsk Region	8	8	15	8	8	14
SIBERIA FEDERAL DISTRICT	19	42	132	20	40	124
Republic of Altai	—	1	3	—	1	3
Republic of Buryatia	1	1	7	1	1	6
Republic of Tyva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	—	5	12	—	5	11
Zabaykalskiy Territory	—	—	5	—	—	5
Krasnoyarsk Territory	3	3	14	3	3	14
Irkutsk Region	1	8	20	1	7	19
Kemerovo Region	2	6	14	3	6	13
Novosibirsk Region	6	8	26	6	7	25
Omsk Region	1	5	15	1	5	13
Tomsk Region	2	2	10	2	2	9
FAR EAST FEDERAL DISTRICT	15	22	71	15	21	67
Republic of Sakha (Yakutia)	4	4	10	4	4	9
Kamchatka Territory	2	3	6	2	3	6
Primorski Territory	6	6	16	6	6	15
Khabarovsk Territory	—	3	16	—	2	15
Amur Region	2	2	6	2	2	6
Magadan Region	—	—	4	—	—	3
Sakhalin Region	1	4	10	1	4	10
Jewish Autonomous Region	—	—	2	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

6.2. Foreign Cash Operations

Table 6.2.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2013				
	2	3	4	5	6
January	February	March	April	May	
RUSSIAN FEDERATION	3,616.69	3,600.53	3,960.99	4,754.08	4,034.23
CENTRAL FEDERAL DISTRICT	1,703.01	1,702.43	1,884.19	2,338.80	1,922.68
Belgorod Region	17.45	9.14	10.12	10.96	11.07
Bryansk Region	16.48	19.76	19.76	21.18	19.96
Vladimir Region	11.41	11.29	12.21	13.79	11.61
Voronezh Region	28.26	28.45	31.67	39.07	33.07
Ivanovo Region	5.78	6.25	7.50	9.26	7.85
Kaluga Region	16.79	15.05	18.04	19.82	20.01
Kostroma Region	6.34	5.94	6.36	7.18	6.97
Kursk Region	5.32	5.06	5.78	6.53	6.09
Lipetsk Region	5.70	6.08	6.20	7.73	7.26
Moscow Region	70.45	69.09	82.54	98.23	86.52
Orel Region	7.77	7.01	6.88	8.94	8.69
Ryazan Region	13.15	13.21	16.55	16.75	14.43
Smolensk Region	14.83	10.70	11.76	16.70	14.02
Tambov Region	3.51	4.13	4.62	3.74	3.94
Tver Region	10.34	11.56	12.45	14.47	12.93
Tula Region	11.58	12.61	12.08	13.48	12.48
Yaroslavl Region	12.34	13.01	13.03	18.56	15.25
Moscow	1,445.51	1,454.10	1,606.65	2,012.41	1,630.53
NORTH-WEST FEDERAL DISTRICT	485.42	535.98	608.04	670.23	566.72
Republic of Karelia	4.11	4.59	6.09	6.06	5.31
Republic of Komi	7.65	7.30	8.35	10.40	9.71
Arkhangelsk Region	14.34	12.67	12.91	15.52	13.01
Nenets Autonomous Area	0.09	0.07	0.14	0.25	0.12
Vologda Region	12.61	11.75	12.67	21.03	13.03
Kaliningrad Region	35.06	39.12	47.02	54.14	53.36
Leningrad Region	111.56	121.60	147.22	164.22	147.91
Murmansk Region	8.40	9.09	9.90	11.21	9.55
Novgorod Region	2.64	2.63	2.94	3.42	3.87
Pskov Region	3.00	3.08	4.22	4.11	4.39
St. Petersburg	286.05	324.17	356.73	380.13	306.59
SOUTH FEDERAL DISTRICT	222.68	230.33	251.67	286.59	264.97
Republic of Adigei (Adigeiya)	2.74	3.18	4.23	4.70	3.46
Republic of Kalmykia	1.49	1.09	0.93	1.00	1.10
Krasnodar Territory	101.77	113.42	114.56	127.61	117.56
Astrakhan Region	7.11	5.84	7.68	9.65	9.17
Volgograd Region	24.89	22.97	25.57	27.91	28.27
Rostov Region	84.68	83.84	98.71	115.72	105.41
NORTH-CAUCASIAN FEDERAL DISTRICT	117.91	73.59	82.36	124.08	115.82
Republic of Dagestan	8.71	8.92	10.56	28.28	22.59
Republic of Ingushetia	4.38	2.70	3.07	5.72	5.31
Kabardino-Balkar Republic	9.50	9.03	9.56	11.31	11.70
Karachai-Cherkess Republic	3.41	2.25	2.63	3.37	4.23

Table 6.2.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	18.50	11.18	11.48	18.89	11.71
Republic of Chechnya	1.33	2.50	2.60	3.45	2.58
Stavropol Territory	72.09	37.02	42.45	53.05	57.72
PRIVOLZHISKY FEDERAL DISTRICT	323.73	325.06	341.94	408.54	372.30
Republic of Bashkortostan	37.25	35.82	41.29	51.36	51.03
Republic of Mariy-El	2.84	2.96	3.59	3.44	2.67
Republic of Mordovia	2.29	2.18	2.66	2.71	3.05
Republic of Tatarstan (Tatarstan)	59.52	64.16	59.84	68.23	68.68
Udmurt Republic	15.77	10.81	10.24	15.87	12.68
Chuvash Republic — Chuvashya	5.34	5.55	6.42	7.14	6.55
Perm Territory	24.69	29.16	29.23	35.12	29.33
Kirov Region	9.01	9.05	10.74	12.38	12.66
Nizhni Novgorod Region	49.51	50.81	52.60	61.23	53.23
Orenburg Region	10.79	11.07	11.66	14.46	13.12
Penza Region	6.87	7.09	9.00	8.40	8.40
Samara Region	69.01	64.41	70.27	87.94	72.46
Saratov Region	22.48	24.47	26.80	31.13	26.60
Ulyanovsk Region	8.37	7.53	7.61	9.14	11.83
URALS FEDERAL DISTRICT	235.81	240.33	264.79	307.87	273.36
Kurgan Region	3.80	3.15	3.83	3.66	4.36
Sverdlovsk Region	112.54	111.40	123.09	145.08	128.87
Tyumen Region	80.39	86.16	94.30	104.73	92.98
Khanty-Mansiysky Autonomous Area — Yugra	39.09	42.48	45.94	50.83	46.11
Yamalo-Nenetsky Autonomous Area	10.42	11.88	12.34	14.54	11.90
Chelyabinsk Region	39.08	39.62	43.57	54.39	47.16
SIBERIA FEDERAL DISTRICT	304.32	284.79	312.56	357.23	297.72
Republic of Altai	0.36	0.50	0.44	0.39	0.46
Republic of Buryatia	26.96	25.60	28.48	31.59	29.99
Republic of Tyva	0.51	0.14	0.30	0.24	0.27
Republic of Khakassia	4.57	3.71	4.33	4.36	4.18
Altai Territory	13.96	13.02	14.41	16.42	15.24
Zabaykalskiy Territory	4.14	4.13	5.53	4.55	3.53
Krasnoyarsk Territory	40.81	38.20	43.17	50.29	40.05
Irkutsk Region	40.79	30.26	29.23	31.49	28.76
Kemerovo Region	19.23	19.99	23.18	24.51	22.36
Novosibirsk Region	106.88	105.04	109.91	137.52	104.81
Omsk Region	33.31	31.96	39.79	40.92	35.05
Tomsk Region	12.82	12.25	13.79	14.97	13.03
FAR EAST FEDERAL DISTRICT	223.43	206.93	213.71	257.21	217.51
Republic of Sakha (Yakutia)	7.54	6.50	8.20	8.85	8.41
Kamchatka Territory	10.57	8.36	7.75	11.57	10.32
Primorski Territory	102.60	101.78	100.90	126.93	103.21
Khabarovsk Territory	56.07	50.92	52.94	61.85	50.11
Amur Region	30.28	24.72	26.46	28.36	27.80
Magadan Region	4.92	4.40	4.25	4.88	4.63
Sakhalin Region	11.06	9.85	12.85	14.09	12.45
Jewish Autonomous Region	0.22	0.29	0.29	0.57	0.43
Chukotka Autonomous Area	0.17	0.11	0.08	0.13	0.14

Table 6.2.2

Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2013				
	January	February	March	April	May
2	3	4	5	6	
RUSSIAN FEDERATION	2,416.70	3,248.33	3,159.34	3,803.26	2,487.09
CENTRAL FEDERAL DISTRICT	1,664.37	2,361.39	2,169.14	2,588.35	1,514.68
Belgorod Region	4.34	5.76	6.08	6.80	6.25
Bryansk Region	5.87	7.76	7.48	10.14	7.22
Vladimir Region	4.99	5.61	5.96	7.97	5.08
Voronezh Region	11.43	16.28	14.55	19.68	14.72
Ivanovo Region	3.12	2.59	3.59	3.94	3.32
Kaluga Region	8.73	8.74	10.01	11.74	11.01
Kostroma Region	2.40	3.24	2.90	3.20	2.55
Kursk Region	2.66	2.71	2.51	3.30	3.14
Lipetsk Region	3.67	3.78	4.30	5.84	4.51
Moscow Region	35.61	40.44	44.25	56.06	50.57
Orel Region	2.29	2.75	2.38	3.91	2.59
Ryazan Region	4.02	6.66	6.92	8.65	5.74
Smolensk Region	6.47	7.48	7.81	9.92	7.35
Tambov Region	1.43	1.82	1.77	2.26	1.98
Tver Region	3.11	4.02	3.93	5.63	4.56
Tula Region	4.13	4.99	5.55	6.49	5.32
Yaroslavl Region	4.86	6.39	7.35	9.91	7.59
Moscow	1,555.25	2,230.37	2,031.81	2,412.90	1,371.19
NORTH-WEST FEDERAL DISTRICT	282.20	329.86	373.08	462.75	373.00
Republic of Karelia	2.06	2.17	2.53	3.44	2.65
Republic of Komi	2.00	1.56	2.11	2.94	1.82
Arkhangelsk Region	4.77	5.51	5.59	9.12	6.29
Nenets Autonomous Area	0.02	0.01	0.02	0.04	0.02
Vologda Region	3.57	4.26	4.51	5.39	4.40
Kaliningrad Region	24.16	29.03	31.06	45.53	32.86
Leningrad Region	86.18	109.58	127.97	131.21	125.95
Murmansk Region	3.70	3.59	3.74	4.41	4.43
Novgorod Region	1.51	2.07	1.57	1.60	1.76
Pskov Region	2.08	2.72	3.01	3.15	2.49
St. Petersburg	152.18	169.37	190.99	255.94	190.38
SOUTH FEDERAL DISTRICT	77.72	99.44	113.66	144.45	111.73
Republic of Adigei (Adigeya)	1.52	1.77	2.21	2.79	2.60
Republic of Kalmykia	0.43	0.39	0.47	0.52	0.37
Krasnodar Territory	41.11	53.50	57.29	72.45	53.27
Astrakhan Region	3.32	3.68	4.82	5.80	4.43
Volgograd Region	8.86	9.59	10.49	15.23	14.81
Rostov Region	22.49	30.52	38.38	47.66	36.24
NORTH-CAUCASIAN FEDERAL DISTRICT	14.22	16.41	17.76	24.49	19.35
Republic of Daghestan	1.15	1.49	1.66	1.94	1.73
Republic of Ingushetia	0.27	0.15	0.24	0.22	0.20
Kabardino-Balkar Republic	1.59	1.62	1.98	2.83	2.98
Karachai-Cherkess Republic	0.61	0.64	0.78	1.12	0.70

Table 6.2.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	1.48	1.92	1.94	2.99	1.98
Republic of Chechnya	0.14	0.17	0.20	0.32	0.09
Stavropol Territory	8.97	10.42	10.97	15.07	11.66
PRIVOLZHISKY FEDERAL DISTRICT	156.78	172.77	188.15	218.78	181.62
Republic of Bashkortostan	11.85	13.91	13.24	18.38	16.36
Republic of Mariy-El	1.72	2.03	2.10	2.25	1.90
Republic of Mordovia	1.10	1.62	1.48	1.73	1.51
Republic of Tatarstan (Tatarstan)	19.38	23.32	27.14	29.24	21.84
Udmurt Republic	3.03	2.72	3.36	5.36	4.37
Chuvash Republic — Chuvashya	2.23	2.70	2.96	3.94	3.43
Perm Territory	9.17	9.45	10.16	12.74	9.90
Kirov Region	2.37	2.64	3.13	4.49	2.61
Nizhni Novgorod Region	30.33	34.93	35.09	37.87	31.37
Orenburg Region	3.99	4.44	8.70	8.24	5.44
Penza Region	3.26	3.13	3.50	4.43	4.06
Samara Region	53.97	54.02	58.75	66.08	57.74
Saratov Region	10.98	14.73	14.25	18.78	14.21
Ulyanovsk Region	3.39	3.13	4.31	5.24	6.87
URALS FEDERAL DISTRICT	77.77	94.19	97.82	125.98	91.15
Kurgan Region	1.53	1.63	1.35	2.34	1.77
Sverdlovsk Region	43.80	52.56	50.98	62.06	49.92
Tyumen Region	18.76	23.48	23.35	34.81	22.29
Khanty-Mansiysky Autonomous Area — Yugra	7.84	9.80	10.07	14.22	8.73
Yamalo-Nenetsky Autonomous Area	1.68	1.96	2.32	2.62	2.24
Chelyabinsk Region	13.68	16.53	22.14	26.77	17.17
SIBERIA FEDERAL DISTRICT	82.90	101.55	116.70	135.39	111.05
Republic of Altai	0.30	0.48	0.33	0.69	0.43
Republic of Buryatia	4.80	7.16	8.16	7.52	6.81
Republic of Tyva	0.03	0.08	0.10	0.09	0.08
Republic of Khakassia	1.54	1.48	1.61	1.69	1.61
Altai Territory	5.20	6.11	6.15	11.11	9.61
Zabaykalskiy Territory	0.84	1.44	2.01	1.29	1.38
Krasnoyarsk Territory	9.87	11.02	13.14	14.15	12.69
Irkutsk Region	6.86	9.64	9.75	13.42	9.00
Kemerovo Region	6.15	6.46	7.06	8.51	7.64
Novosibirsk Region	28.71	36.01	38.87	46.99	40.68
Omsk Region	14.17	16.49	24.12	24.01	16.70
Tomsk Region	4.43	5.19	5.40	5.93	4.43
FAR EAST FEDERAL DISTRICT	60.79	72.82	83.07	103.37	84.74
Republic of Sakha (Yakutia)	0.88	2.02	1.84	2.24	1.58
Kamchatka Territory	1.20	2.35	2.26	2.93	3.77
Primorski Territory	37.79	44.42	47.62	62.29	50.58
Khabarovsk Territory	9.88	13.53	17.90	19.80	15.10
Amur Region	5.46	5.50	7.01	7.52	6.32
Magadan Region	0.50	0.57	0.65	0.61	0.94
Sakhalin Region	4.97	4.34	5.57	7.80	6.25
Jewish Autonomous Region	0.09	0.07	0.18	0.16	0.10
Chukotka Autonomous Area	0.03	0.02	0.05	0.02	0.08

6.3. Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

(millions of rubles)

	30.06.2013												
	customer funds, total		of which:									individual deposits	
			funds of organizations			deposits of legal entities		deposits of legal entities					
	in rubles	in foreign currency and precious metals	public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
in rubles			in foreign currency	in rubles	in foreign currency	in rubles							in foreign currency
1	2	3	4	5	6	7	8	9	10	11			
RUSSIAN FEDERATION	24,592,098	8,308,403	458,594	61,776	4,344,057	957,730	5,846,485	2,028,423	12,823,140	2,798,598			
CENTRAL FEDERAL DISTRICT	14,257,181	7,014,919	297,035	56,407	2,822,615	829,815	4,437,623	1,820,160	5,826,388	2,018,476			
Belgorod Region	136,155	30,066	956	9	16,506	1,072	15,585	12,265	101,061	13,850			
Bryansk Region	72,158	5,270	428	0	6,467	191	6,290	100	57,718	4,515			
Vladimir Region	119,877	13,001	1,959	66	10,921	846	10,933	676	94,042	8,885			
Voronezh Region	242,504	24,059	1,541	1	29,658	1,081	30,850	4,813	174,465	13,856			
Ivanovo Region	73,798	6,624	231	0	6,481	289	3,641	87	62,144	5,736			
Kaluga Region	98,097	8,939	1,394	8	11,105	852	9,425	340	74,493	5,584			
Kostroma Region	50,107	2,820	143	0	3,137	166	6,723	228	38,709	2,043			
Kursk Region	73,029	5,657	640	78	7,132	435	5,846	894	57,204	3,362			
Lipetsk Region	96,152	7,304	406	0	10,620	1,818	11,497	138	72,444	4,538			
Moscow Region	890,608	95,923	16,075	5,725	147,170	7,713	90,650	12,741	624,473	63,246			
Orel Region	50,775	3,025	693	0	4,656	204	1,958	0	42,514	2,333			
Ryazan Region	93,986	7,887	804	0	10,333	682	6,078	1,328	74,954	4,841			
Smolensk Region	71,875	7,333	751	46	7,818	436	6,233	336	55,875	4,268			
Tambov Region	59,816	2,850	1,031	3	6,153	74	2,525	39	49,077	2,046			
Tver Region	98,087	9,785	455	0	11,243	378	5,990	592	78,705	5,879			
Tula Region	128,722	26,927	196	36	13,183	12,268	15,037	5,507	97,848	7,522			
Yaroslavl Region	151,385	13,194	2,075	4	15,712	475	28,412	204	102,800	11,354			
Moscow	11,750,050	6,744,255	267,257	50,431	2,504,320	800,835	4,179,950	1,779,872	3,967,862	1,854,618			
NORTH-WEST FEDERAL DISTRICT	2,382,244	538,297	37,694	3,535	446,954	63,026	385,759	153,080	1,452,752	281,195			
Republic of Karelia	51,045	3,991	182	28	4,536	192	2,045	6	43,603	3,373			
Republic of Komi	101,092	7,036	182	1	9,069	458	7,684	63	82,195	4,759			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	125,758	8,439	1,139	24	16,811	834	16,199	893	89,380	5,641
Nenets Autonomous Area	6,444	182	128	0	615	20	223	0	5,343	125
Vologda Region	102,531	25,375	605	0	11,278	6,445	7,489	10,458	80,500	6,259
Kaliningrad Region	110,099	25,007	2,074	671	18,878	1,883	6,828	1,612	80,057	18,200
Leningrad Region	111,459	11,468	1,270	6	12,128	904	8,080	1,360	88,711	7,400
Murmansk Region	113,776	20,071	1,225	96	9,723	10,517	4,897	757	96,811	7,985
Novgorod Region	43,756	4,600	176	0	5,701	1,140	2,529	16	34,436	3,025
Pskov Region	40,425	3,312	197	2	4,806	163	3,229	501	31,648	2,014
St. Petersburg	1,582,303	428,998	30,644	2,707	354,024	40,490	326,779	137,414	825,411	222,539
SOUTH FEDERAL DISTRICT	1,063,622	97,062	16,436	105	149,029	9,296	70,653	6,895	801,770	69,864
Republic of Adigei (Adigeya)	15,424	570	104	0	1,229	21	718	2	12,939	423
Republic of Kalmykia	6,968	323	100	0	678	1	292	5	5,658	221
Krasnodar Territory	481,761	41,763	6,449	61	76,378	3,043	35,970	4,345	349,904	31,089
Astrakhan Region	62,798	5,177	1,067	2	8,253	331	3,624	469	48,410	3,375
Volgograd Region	164,794	17,353	3,986	41	19,378	835	6,812	496	131,620	14,100
Rostov Region	331,877	31,876	4,730	1	43,113	5,065	23,237	1,578	253,239	20,656
NORTH-CAUCASIAN FEDERAL DISTRICT	303,999	19,190	4,386	20	44,943	934	21,336	231	225,421	14,241
Republic of Dagestan	45,286	1,191	472	0	7,225	20	2,255	0	33,460	796
Republic of Ingushetia	4,665	221	34	0	933	6	508	0	3,134	191
Kabardino-Balkar Republic	28,432	1,720	288	0	5,454	50	1,277	11	20,931	1,241
Karachai-Cherkess Republic	11,493	661	281	0	1,520	21	566	96	8,833	412
Republic of Northern Ossetia — Alania	29,606	1,443	341	0	2,495	26	1,471	2	24,664	1,044
Republic of Chechnya	11,122	144	399	0	4,798	5	651	0	5,042	139
Stavropol Territory	173,395	13,810	2,571	20	22,518	806	14,608	122	129,357	10,418
PRIVOLZHSKY FEDERAL DISTRICT	2,783,191	284,779	43,120	454	397,282	22,059	413,979	24,774	1,860,414	176,418
Republic of Bashkortostan	333,514	26,036	4,672	27	35,527	2,646	82,754	2,927	206,418	15,664
Republic of Mariy-El	34,578	2,158	252	4	3,832	161	3,097	252	26,824	1,175
Republic of Mordovia	45,938	2,032	940	0	5,399	218	3,790	3	34,949	1,117
Republic of Tatarstan (Tatarstan)	574,390	57,872	11,010	112	89,789	2,936	153,180	1,759	293,892	29,012
Udmurt Republic	107,782	6,183	530	1	18,412	665	12,070	107	75,111	4,437
Chuvash Republic — Chuvashya	77,967	6,276	567	0	8,993	1,161	8,252	1,117	58,649	2,730
Perm Territory	268,735	36,344	1,390	10	56,160	5,185	24,760	8,767	181,420	18,398
Kirov Region	86,483	4,473	1,442	0	8,299	364	7,009	207	67,617	3,034
Nizhni Novgorod Region	360,232	40,399	10,386	149	59,704	2,658	32,929	1,903	249,233	22,364
Orenburg Region	141,967	11,614	1,521	1	16,983	510	15,917	3,297	100,296	7,084

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	83,450	4,644	1,602	0	9,358	303	3,963	160	66,780	3,114
Samara Region	406,667	67,196	4,101	85	56,311	3,707	51,543	3,539	290,161	53,655
Saratov Region	182,425	14,481	3,197	65	20,537	1,073	11,177	730	144,363	11,334
Ulyanovsk Region	79,063	5,071	1,510	0	7,978	472	3,538	6	64,701	3,300
URALS FEDERAL DISTRICT	1,572,976	180,531	17,961	746	208,954	14,246	301,406	10,080	1,012,164	127,826
Kurgan Region	37,924	1,567	254	5	3,877	54	2,235	115	30,515	908
Sverdlovsk Region	546,032	57,357	5,780	51	86,963	5,823	65,241	3,649	375,911	41,637
Tyumen Region	691,295	90,007	2,259	12	74,813	3,722	208,702	4,522	393,234	67,968
Khanty-Mansiysky Autonomous Area — Yugra	370,636	69,932	1,174	1	33,324	2,950	136,812	1,207	190,975	53,395
Yamalo-Nenetsky Autonomous Area	107,064	5,569	516	0	17,892	80	8,042	1,974	79,291	2,971
Chelyabinsk Region	297,725	31,600	9,668	678	43,301	4,647	25,228	1,794	212,504	17,313
SIBERIA FEDERAL DISTRICT	1,462,098	112,646	21,383	403	178,446	11,357	140,031	10,053	1,087,190	69,522
Republic of Altai	6,604	170	46	0	557	7	506	0	5,351	109
Republic of Buryatia	46,731	4,443	525	0	6,990	1,483	5,497	0	32,266	1,478
Republic of Tyva	6,967	108	157	1	609	0	466	0	5,408	56
Republic of Khakassia	25,664	1,013	458	0	2,294	18	1,472	170	20,456	711
Altai Territory	127,328	9,929	1,923	7	13,450	461	11,576	2,876	97,616	4,052
Zabaykalsky Territory	50,295	2,211	476	0	5,139	216	2,859	29	40,430	1,078
Krasnoyarsk Territory	247,248	14,430	8,540	91	35,045	1,480	19,394	83	175,603	10,693
Irkutsk Region	201,954	13,736	3,268	18	23,644	1,310	27,532	805	144,344	7,996
Kemerovo Region	215,073	18,762	1,552	0	21,261	1,432	23,910	2,441	164,668	11,651
Novosibirsk Region	299,997	29,670	2,981	254	42,900	3,391	24,725	2,499	220,886	18,435
Omsk Region	140,399	10,190	950	11	13,542	774	14,041	270	109,441	8,006
Tomsk Region	93,838	7,984	507	21	13,015	785	8,053	880	70,721	5,257
FAR EAST FEDERAL DISTRICT	766,787	60,979	20,579	106	95,834	6,997	75,698	3,150	557,041	41,056
Republic of Sakha (Yakutia)	95,419	4,911	2,091	25	14,218	180	9,147	49	66,594	1,974
Kamchatka Territory	50,760	5,015	786	11	5,430	638	2,439	103	40,890	3,947
Primorski Territory	226,265	24,205	8,053	53	37,896	3,419	14,758	939	162,209	17,931
Khabarovsk Territory	177,152	11,272	7,120	15	15,675	701	10,368	74	140,704	9,226
Amur Region	62,354	2,993	518	2	7,655	393	4,078	8	47,736	1,676
Magadan Region	36,120	4,299	532	0	3,910	527	6,454	866	24,157	1,156
Sakhalin Region	100,448	7,725	746	0	9,754	1,137	27,435	1,111	60,116	4,696
Jewish Autonomous Region	8,459	427	84	0	559	1	237	0	7,343	327
Chukotka Autonomous Area	9,810	132	649	0	737	1	782	0	7,292	123
OUTSIDE THE RUSSIAN FEDERATION	8,112	24,188	0	0	2	0	4,123	12,696	357	3,869

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.06.2013			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	14,795.6	2,018.5	32,627.5	3,698.8
CENTRAL FEDERAL DISTRICT	13,245.6	742.4	21,465.3	195.9
Belgorod Region	5.0	0.4	0.0	15.4
Bryansk Region	2.9	0.0	0.8	24.7
Vladimir Region	2.3	1.3	2.8	9.0
Voronezh Region	11.5	1.1	164.5	1.1
Ivanovo Region	14.3	0.0	3.4	0.0
Kaluga Region	19.5	0.8	33.7	5.7
Kostroma Region	11.4	0.0	3.5	0.0
Kursk Region	1.6	0.0	0.0	0.0
Lipetsk Region	3.6	0.8	4.4	4.9
Moscow Region	106.1	243.5	308.7	18.8
Orel Region	1.2	0.0	0.0	0.0
Ryazan Region	8.9	0.5	0.0	0.0
Smolensk Region	14.6	15.5	3.4	7.5
Tambov Region	2.8	11.3	0.0	0.0
Tver Region	2.6	4.3	6.1	0.0
Tula Region	2.1	5.6	0.0	1.1
Yaroslavl Region	2.2	0.1	13.2	0.0
Moscow	13,033.0	457.2	20,920.8	107.7
NORTH-WEST FEDERAL DISTRICT	52.9	56.6	2,392.6	33.6
Republic of Karelia	0.6	0.0	1.2	0.3
Republic of Komi	9.9	1.3	5.7	8.7
Arkhangelsk Region	5.5	44.1	4.9	4.3
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.1	2.3	12.4	0.0
Kaliningrad Region	4.4	0.3	1.3	0.0
Leningrad Region	11.0	0.0	22.9	8.5
Murmansk Region	3.2	0.0	0.0	0.3
Novgorod Region	1.6	1.7	0.1	1.0
Pskov Region	1.8	0.0	0.0	3.6
St. Petersburg	13.8	6.9	2,344.1	6.9
SOUTH FEDERAL DISTRICT	123.2	128.6	73.3	102.9
Republic of Adigei (Adigeya)	1.6	0.0	0.0	0.0
Republic of Kalmykia	2.1	0.0	0.0	1.6
Krasnodar Territory	39.4	2.8	40.8	82.9
Astrakhan Region	5.0	0.0	0.1	0.0
Volgograd Region	32.9	2.6	0.4	1.7
Rostov Region	42.2	123.2	32.0	16.7
NORTH-CAUCASIAN FEDERAL DISTRICT	726.3	8.0	175.0	53.4
Republic of Daghestan	583.5	0.0	0.0	15.9
Republic of Ingushetia	5.5	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	7.9	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	13.3	1.4
Republic of Chechnya	118.6	0.0	0.0	0.0
Stavropol Territory	10.8	8.0	161.7	36.1

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	142.3	893.5	7,943.2	2,734.3
Republic of Bashkortostan	3.7	811.2	38.9	0.1
Republic of Mariy-El	0.6	0.0	2.2	0.0
Republic of Mordovia	3.4	0.0	148.4	1.9
Republic of Tatarstan (Tatarstan)	19.7	6.1	7,196.1	2,655.3
Udmurt Republic	0.6	0.0	2.7	0.0
Chuvash Republic — Chuvashya	3.6	0.2	11.0	8.8
Perm Territory	25.4	24.6	39.0	14.1
Kirov Region	4.6	0.0	15.7	0.0
Nizhni Novgorod Region	41.5	0.8	353.7	29.9
Orenburg Region	14.4	0.3	15.3	20.3
Penza Region	1.0	1.2	32.9	0.0
Samara Region	0.3	4.5	38.7	3.9
Saratov Region	14.6	0.0	0.2	0.0
Ulyanovsk Region	8.9	44.6	48.4	0.0
URALS FEDERAL DISTRICT	258.0	44.9	390.6	245.3
Kurgan Region	4.5	0.5	0.0	3.3
Sverdlovsk Region	21.8	9.4	123.1	121.1
Tyumen Region	222.9	34.5	174.2	96.9
Khanty-Mansiysky Autonomous Area — Yugra	219.3	2.1	67.8	10.4
Yamalo-Nenetsky Autonomous Area	0.5	0.7	52.8	16.3
Chelyabinsk Region	8.8	0.5	93.3	24.0
SIBERIA FEDERAL DISTRICT	136.4	56.7	102.4	138.6
Republic of Altai	2.6	2.4	0.0	3.6
Republic of Buryatia	11.4	0.0	0.0	0.0
Republic of Tyva	12.2	0.0	0.5	0.1
Republic of Khakassia	2.1	0.1	0.6	0.0
Altai Territory	3.5	0.0	0.1	14.8
Zabaykalskiy Territory	43.3	0.1	0.0	0.0
Krasnoyarsk Territory	20.4	46.2	19.6	42.7
Irkutsk Region	15.0	4.9	14.9	5.0
Kemerovo Region	13.6	1.0	0.0	46.7
Novosibirsk Region	6.1	0.7	63.4	6.2
Omsk Region	5.0	1.3	0.1	14.5
Tomsk Region	1.2	0.0	3.2	5.0
FAR EAST FEDERAL DISTRICT	110.9	87.8	85.1	194.8
Republic of Sakha (Yakutia)	64.1	9.8	15.9	7.8
Kamchatka Territory	5.2	0.4	0.6	2.4
Primorski Territory	7.3	10.0	3.4	9.8
Khabarovsk Territory	6.6	44.1	11.1	2.4
Amur Region	12.9	6.3	8.1	5.4
Magadan Region	5.9	0.0	7.8	166.7
Sakhalin Region	8.7	17.2	38.2	0.2
Jewish Autonomous Region	0.2	0.0	0.0	0.1
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.06.2013		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	5,309.6	307,387.4	1,133,127.8
CENTRAL FEDERAL DISTRICT	2,993.6	131,759.2	1,027,193.7
Belgorod Region	0.0	1,932.8	0.0
Bryansk Region	7.9	2,065.4	0.0
Vladimir Region	2.7	2,030.0	0.0
Voronezh Region	100.0	4,104.3	0.0
Ivanovo Region	60.0	2,553.5	0.0
Kaluga Region	0.0	4,202.4	0.0
Kostroma Region	0.0	1,650.4	0.0
Kursk Region	0.0	738.4	0.0
Lipetsk Region	0.0	1,431.8	0.0
Moscow Region	116.0	19,804.2	0.0
Orel Region	0.0	1,083.6	0.0
Ryazan Region	0.0	3,304.8	0.0
Smolensk Region	0.0	2,500.8	0.0
Tambov Region	0.0	967.2	0.0
Tver Region	0.0	2,313.6	0.0
Tula Region	1.8	3,068.7	0.0
Yaroslavl Region	0.0	4,616.9	0.0
Moscow	2,705.2	73,390.5	1,027,193.7
NORTH-WEST FEDERAL DISTRICT	174.7	40,898.0	10,526.3
Republic of Karelia	0.1	1,523.1	0.0
Republic of Komi	2.1	3,190.6	0.0
Arkhangelsk Region	4.2	4,809.4	0.0
Nenets Autonomous Area	0.0	223.9	0.0
Vologda Region	15.3	3,809.0	0.0
Kaliningrad Region	0.0	1,988.5	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	2,146.3	0.0
Novgorod Region	0.0	1,534.5	0.0
Pskov Region	0.0	1,123.1	0.0
St. Petersburg	153.0	20,773.4	10,526.3
SOUTH FEDERAL DISTRICT	32.9	21,549.9	10,971.0
Republic of Adigei (Adigeya)	0.0	469.0	0.0
Republic of Kalmykia	0.0	113.4	0.0
Krasnodar Territory	31.3	9,312.3	3,000.0
Astrakhan Region	0.0	1,027.1	0.0
Volgograd Region	0.0	3,633.5	0.0
Rostov Region	1.6	6,994.7	7,971.0
NORTH-CAUCASIAN FEDERAL DISTRICT	2.4	7,528.2	0.0
Republic of Daghestan	0.0	827.9	0.0
Republic of Ingushetia	0.0	216.2	0.0
Kabardino-Balkar Republic	0.0	335.2	0.0
Karachai-Cherkess Republic	0.0	210.8	0.0
Republic of Northern Ossetia — Alania	0.0	241.5	0.0
Republic of Chechnya	0.0	0.3	0.0
Stavropol Territory	2.4	5,696.3	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	1,367.8	42,729.4	57,506.2
Republic of Bashkortostan	0.0	4,715.9	0.0
Republic of Mariy-El	0.0	759.5	0.0
Republic of Mordovia	0.0	709.2	0.0
Republic of Tatarstan (Tatarstan)	61.5	4,589.4	29,999.4
Udmurt Republic	0.0	3,233.5	0.0
Chuvash Republic — Chuvashya	0.0	2,113.9	0.0
Perm Territory	54.0	8,254.7	0.0
Kirov Region	0.0	1,521.3	0.0
Nizhni Novgorod Region	53.7	6,879.5	0.0
Orenburg Region	1,068.8	1,046.3	6.8
Penza Region	0.1	855.1	0.0
Samara Region	90.0	4,821.6	27,500.0
Saratov Region	0.0	2,209.9	0.0
Ulyanovsk Region	39.7	1,019.5	0.0
URALS FEDERAL DISTRICT	183.1	20,909.4	12,941.5
Kurgan Region	45.3	1,314.9	0.0
Sverdlovsk Region	125.1	6,127.3	8,941.5
Tyumen Region	2.7	8,381.9	4,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	3,408.1	0.0
Yamalo-Nenetsky Autonomous Area	2.0	1,718.1	0.0
Chelyabinsk Region	10.0	5,085.4	0.0
SIBERIA FEDERAL DISTRICT	551.4	27,882.9	190.0
Republic of Altai	0.0	124.1	0.0
Republic of Buryatia	0.1	668.2	190.0
Republic of Tyva	0.0	233.8	0.0
Republic of Khakassia	0.0	334.1	0.0
Altai Territory	203.7	3,700.0	0.0
Zabaykalskiy Territory	0.0	1,274.0	0.0
Krasnoyarsk Territory	0.0	4,135.9	0.0
Irkutsk Region	0.0	4,614.9	0.0
Kemerovo Region	0.0	5,438.4	0.0
Novosibirsk Region	106.7	3,495.5	0.0
Omsk Region	241.1	1,752.8	0.0
Tomsk Region	0.0	2,111.2	0.0
FAR EAST FEDERAL DISTRICT	3.7	14,130.3	13,799.1
Republic of Sakha (Yakutia)	0.0	2,549.5	0.0
Kamchatka Territory	1.6	929.6	0.0
Primorski Territory	0.0	4,021.9	0.0
Khabarovsk Territory	0.0	2,214.5	0.0
Amur Region	2.0	915.0	13,799.1
Magadan Region	0.0	1,514.9	0.0
Sakhalin Region	0.1	1,810.7	0.0
Jewish Autonomous Region	0.0	174.2	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

Table 6.3.4

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

(millions of rubles)

1	30.06.2013	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	715,099.4	505,711.3
CENTRAL FEDERAL DISTRICT	558,463.0	483,402.2
Belgorod Region	1,276.8	0.0
Bryansk Region	22.2	3.8
Vladimir Region	170.1	7.3
Voronezh Region	7,180.9	288.7
Ivanovo Region	130.0	50.7
Kaluga Region	177.4	0.0
Kostroma Region	87.4	0.0
Kursk Region	305.8	0.0
Lipetsk Region	6.5	0.0
Moscow Region	12,142.1	2,527.9
Orel Region	62.9	9.8
Ryazan Region	497.5	8.9
Smolensk Region	138.3	0.0
Tambov Region	119.4	0.0
Tver Region	307.4	0.0
Tula Region	63.9	0.0
Yaroslavl Region	930.8	83.4
Moscow	534,843.7	480,421.7
NORTH-WEST FEDERAL DISTRICT	44,988.5	10,576.2
Republic of Karelia	20.3	0.0
Republic of Komi	126.4	0.0
Arkhangelsk Region	107.2	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	595.7	20.1
Kaliningrad Region	437.3	0.0
Leningrad Region	222.1	0.0
Murmansk Region	140.6	92.4
Novgorod Region	290.8	0.0
Pskov Region	56.4	0.0
St. Petersburg	42,991.8	10,463.7
SOUTH FEDERAL DISTRICT	7,149.4	51.7
Republic of Adigei (Adigeya)	1.7	0.0
Republic of Kalmykia	65.0	0.0
Krasnodar Territory	884.5	3.3
Astrakhan Region	133.0	0.0
Volgograd Region	614.6	22.7
Rostov Region	5,450.5	25.7
NORTH-CAUCASIAN FEDERAL DISTRICT	2,805.0	21.2
Republic of Daghestan	184.3	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	14.6	0.0
Karachai-Cherkess Republic	102.2	0.0
Republic of Northern Ossetia — Alania	31.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,472.9	21.2

Table 6.3.4 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	61,353.9	5,504.4
Republic of Bashkortostan	2,458.0	509.8
Republic of Mariy-El	722.1	0.0
Republic of Mordovia	340.5	0.0
Republic of Tatarstan (Tatarstan)	31,441.9	2,920.4
Udmurt Republic	330.9	32.7
Chuvash Republic — Chuvashya	916.9	4.6
Perm Territory	2,877.3	30.0
Kirov Region	121.0	0.0
Nizhni Novgorod Region	7,606.9	1,101.3
Orenburg Region	1,536.7	0.0
Penza Region	556.0	0.0
Samara Region	10,557.5	905.7
Saratov Region	1,645.2	0.0
Ulyanovsk Region	243.1	0.0
URALS FEDERAL DISTRICT	27,305.3	626.7
Kurgan Region	205.9	1.0
Sverdlovsk Region	11,047.7	597.7
Tyumen Region	14,253.8	24.2
Khanty-Mansiysky Autonomous Area — Yugra	11,967.1	0.0
Yamalo-Nenetsky Autonomous Area	199.9	0.0
Chelyabinsk Region	1,797.9	3.9
SIBERIA FEDERAL DISTRICT	8,483.4	5,518.9
Republic of Altai	26.2	0.0
Republic of Buryatia	107.6	5.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	337.9	0.0
Zabaykalskiy Territory	60.3	0.3
Krasnoyarsk Territory	596.0	34.0
Irkutsk Region	741.6	4,774.4
Kemerovo Region	1,538.4	0.0
Novosibirsk Region	3,416.0	4.6
Omsk Region	1,231.2	700.5
Tomsk Region	428.1	0.0
FAR EAST FEDERAL DISTRICT	4,550.9	9.9
Republic of Sakha (Yakutia)	137.9	0.0
Kamchatka Territory	6.3	0.0
Primorski Territory	2,966.3	1.5
Khabarovsk Territory	200.3	1.9
Amur Region	172.2	0.0
Magadan Region	0.8	0.0
Sakhalin Region	1,067.1	6.5
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations
Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs,
by Economic Activities and Fund Use¹

Table 6.4.1

30.06.2013

(millions of rubles)

	of which:												
	total	3	4	5	6	7	8	9	10	11	12	13	
1	2	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	13,837,001	219,197	158,548	1,572,855	405,877	312,266	1,014,693	737,819	3,621,984	665,912	2,077,395	3,209,003	
CENTRAL FEDERAL DISTRICT	7,492,097	33,914	29,158	527,902	135,517	96,355	520,369	465,167	2,023,693	426,631	1,676,306	1,586,243	
Belgorod Region	65,151	237	0	18,683	745	17,922	3,666	1,344	9,565	1,296	1,766	9,927	
Bryansk Region	31,541	0	0	9,159	3	5,253	464	360	4,393	1,127	481	10,301	
Vladimir Region	49,568	89	0	18,449	2,822	1,692	1,874	563	8,328	1,034	910	13,807	
Voronezh Region	123,605	40	0	16,313	3,556	17,091	5,274	1,274	39,615	14,223	1,892	24,327	
Ivanovo Region	29,264	0	0	5,231	1,560	595	1,336	415	7,951	1,130	704	10,342	
Kaluga Region	51,328	134	0	12,269	2,091	1,267	1,857	471	9,091	7,640	1,589	14,919	
Kostroma Region	22,779	1	0	5,234	1,112	1,079	646	260	7,527	518	1,333	5,069	
Kursk Region	46,792	314	0	10,202	1,027	8,265	1,648	2,672	12,443	1,145	165	8,911	
Lipetsk Region	46,953	21	11	6,221	1,176	5,638	2,025	9,233	11,779	522	1,369	8,969	
Moscow Region	914,669	311	35	94,575	4,455	3,569	39,109	16,249	315,577	56,089	80,119	304,616	
Orel Region	44,587	0	0	5,120	140	5,429	1,051	856	25,515	598	1,305	4,573	
Ryazan Region	49,038	36	10	11,306	474	4,072	9,926	760	12,010	1,214	851	8,389	
Smolensk Region	51,903	44	33	34,143	514	559	1,469	440	6,107	311	1,260	7,056	
Tambov Region	30,401	0	0	7,966	1,428	7,440	842	391	4,496	1,401	316	6,121	
Tver Region	34,023	60	0	10,866	337	604	1,355	481	9,403	928	1,546	8,443	
Tula Region	114,613	93	0	14,169	21,984	1,821	4,972	876	18,690	1,300	23,985	26,723	
Yaroslavl Region	73,567	32	16	17,052	3,434	3,321	3,262	1,851	14,401	1,717	3,017	25,480	
Moscow	5,712,315	32,502	29,053	230,943	88,659	10,738	439,593	426,671	1,506,800	334,438	1,553,698	1,088,273	

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,411,621	4,364	1,417	189,215	57,298	17,949	131,027	83,576	307,822	45,283	135,670	439,417
Republic of Karelia	74,746	784	0	1,918	2,776	331	337	484	3,810	492	948	62,866
Republic of Komi	23,557	366	356	1,238	1,652	270	2,423	841	7,125	847	519	8,276
Arkhangelsk Region	50,647	625	518	16,570	549	902	2,776	748	8,855	780	1,678	17,164
Nenets Autonomous Area	357	0	0	28	0	0	118	0	48	150	0	13
Vologda Region	69,812	0	0	17,158	1,248	2,061	2,912	916	12,114	1,199	11,238	20,966
Kaliningrad Region	56,156	105	0	15,775	1,892	2,692	2,890	753	15,736	2,394	4,264	9,655
Leningrad Region	114,150	1,582	4	18,687	6,783	7,736	35,931	1,745	19,518	1,108	3,646	17,414
Murmansk Region	24,544	218	0	1,338	828	410	1,099	394	6,353	983	4,029	8,892
Novgorod Region	18,682	2	0	4,593	478	1,556	1,020	232	4,017	224	286	6,274
Pskov Region	13,715	22	21	3,449	1,065	1,833	714	352	1,940	214	146	3,980
St. Petersburg	965,612	660	518	108,489	40,027	158	80,924	77,111	228,354	37,042	108,916	283,931
SOUTH FEDERAL DISTRICT	790,830	1,289	956	117,108	18,474	49,595	41,698	52,945	280,481	34,517	32,109	162,614
Republic of Adigei (Adigeya)	9,536	23	0	2,014	67	985	646	98	4,027	267	105	1,304
Republic of Kalmykia	2,353	0	0	37	11	602	187	108	761	6	73	568
Krasnodar Territory	434,535	129	6	47,913	11,047	24,956	24,556	48,024	167,699	22,410	23,491	64,310
Astrakhan Region	12,735	3	0	1,599	59	753	2,388	395	4,179	1,245	537	1,577
Volgograd Region	81,866	404	389	13,954	1,282	7,446	3,113	1,350	23,606	3,310	2,292	25,109
Rostov Region	249,805	730	561	51,591	6,008	14,853	10,808	2,970	80,209	7,279	5,611	69,746
NORTH-CAUCASIAN FEDERAL DISTRICT	123,565	166	10	26,526	1,929	15,913	10,077	1,479	38,788	2,248	5,188	21,251
Republic of Dagestan	15,437	31	0	2,977	165	2,739	2,030	181	3,009	64	1,200	3,041
Republic of Ingushetia	801	0	0	394	0	1	248	17	137	0	4	0
Kabardino-Balkar Republic	11,479	10	0	4,604	30	2,087	567	128	3,034	188	491	340
Karachai-Cherkess Republic	8,125	20	0	2,617	40	1,181	1,730	123	1,798	86	119	411
Republic of Northern Ossetia — Alania	7,254	53	8	1,492	6	585	1,196	57	2,259	133	573	900
Republic of Chechnya	2,119	0	0	227	0	400	634	48	547	40	223	0
Stavropol Territory	78,350	52	2	14,216	1,688	8,920	3,671	925	28,005	1,737	2,578	16,558
PRIVOLZHSKY FEDERAL DISTRICT	1,724,717	31,496	28,550	369,647	72,089	80,301	98,102	32,769	450,173	87,112	141,545	361,483
Republic of Bashkortostan	191,241	1,459	688	38,539	381	8,420	19,871	2,628	72,669	4,532	4,288	38,454
Republic of Mariy-El	27,275	5	3	1,891	2,129	7,781	553	328	4,497	751	1,995	7,345
Republic of Mordovia	44,166	3	0	18,361	55	6,828	3,328	359	5,386	605	2,169	7,072

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	326,368	22,648	21,779	74,314	2,680	12,054	18,578	5,805	70,908	30,539	29,713	59,129
Udmurt Republic	55,609	159	158	9,854	252	2,656	1,824	754	18,216	1,902	1,680	18,312
Chuvash Republic — Chuvashya	37,828	10	1	7,943	476	1,538	3,681	1,647	7,775	1,666	1,210	11,882
Perm Territory	166,295	1,462	1,423	49,313	17,840	1,050	5,338	1,545	42,061	5,846	4,870	36,970
Kirov Region	42,582	72	0	10,491	307	2,105	978	1,087	14,619	894	1,182	10,847
Nizhni Novgorod Region	347,651	415	94	78,074	21,678	12,675	11,203	6,824	86,329	10,346	41,884	78,223
Orenburg Region	70,573	1,598	1,275	5,598	4,364	5,290	4,792	3,708	21,682	1,940	1,552	20,049
Penza Region	34,797	5	0	6,235	335	6,654	2,046	643	7,485	1,230	1,307	8,857
Samara Region	243,322	3,448	3,051	39,842	17,274	5,393	16,703	4,394	66,878	20,088	40,862	28,440
Saratov Region	94,540	125	78	17,795	3,748	5,636	6,833	2,473	22,650	4,402	3,110	27,768
Ulyanovsk Region	42,470	87	0	11,397	570	2,221	2,374	574	9,016	2,371	5,723	8,137
URALS FEDERAL DISTRICT	954,428	74,223	54,364	207,099	18,054	16,586	82,750	30,200	187,546	32,006	45,815	260,149
Kurgan Region	18,621	33	0	4,493	126	1,636	841	216	4,201	294	415	6,366
Sverdlovsk Region	376,874	4,246	1,379	95,495	8,757	3,180	24,044	6,564	101,797	10,731	15,103	106,957
Tyumen Region	329,015	67,404	52,985	26,426	6,839	4,340	46,197	21,885	43,089	12,894	21,073	78,868
Khanty-Mansiysky Autonomous Area — Yugra	118,063	8,160	8,105	3,088	4,389	517	28,291	14,442	15,936	4,342	9,377	29,521
Yamalo-Nenetsky Autonomous Area	50,087	27,694	27,448	1,596	453	4	5,602	1,101	2,194	832	1,499	9,112
Chelyabinsk Region	229,918	2,540	0	80,685	2,332	7,430	11,668	1,535	38,459	8,087	9,224	67,958
SIBERIA FEDERAL DISTRICT	949,557	49,607	43,299	108,752	68,833	27,550	81,978	18,120	236,761	28,711	25,621	303,624
Republic of Altai	13,160	175	161	438	7	365	544	23	7,690	272	184	3,462
Republic of Buryatia	23,577	426	227	6,816	399	576	3,181	287	5,537	669	450	5,236
Republic of Tyva	2,049	335	311	29	21	201	201	134	712	43	27	346
Republic of Khakassia	12,774	1,438	1,201	1,353	1,140	356	938	141	3,623	105	654	3,026
Altai Territory	89,702	699	0	18,673	2,597	5,208	4,446	1,049	21,082	1,456	672	33,820
Zabaykalskiy Territory	13,368	1,444	550	462	105	133	1,200	187	5,203	256	291	4,087
Krasnoyarsk Territory	138,114	2,986	2,059	18,129	9,222	4,113	17,361	3,169	34,684	3,765	5,006	39,679
Irkutsk Region	147,270	5,875	5,485	8,844	35,761	2,622	11,691	3,626	29,926	3,063	2,319	43,543
Kemerovo Region	154,683	34,773	32,284	14,099	4,734	2,127	5,046	2,124	34,525	2,217	2,732	52,306
Novosibirsk Region	198,373	431	0	17,442	13,518	5,964	14,042	4,686	54,076	9,475	10,403	68,336
Omsk Region	94,018	0	0	13,033	804	4,088	19,563	1,457	25,376	6,526	1,568	21,603
Tomsk Region	62,469	1,025	1,021	9,434	525	1,797	3,765	1,237	14,328	864	1,315	28,179

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	390,186	24,138	794	26,606	33,683	8,017	48,692	53,563	96,723	9,404	15,141	74,219
Republic of Sakha (Yakutia)	57,313	16,213	116	2,688	7,444	694	4,444	3,908	9,710	2,738	1,148	8,326
Kamchatka Territory	15,677	7	2	355	2,330	94	880	703	4,853	955	2,841	2,659
Primorski Territory	162,990	290	15	18,890	4,913	3,745	6,106	43,732	37,961	2,493	4,895	39,965
Khabarovsk Territory	94,535	1,483	0	2,262	16,510	452	25,629	2,896	28,140	2,297	3,318	11,548
Amur Region	23,649	718	300	1,354	588	1,839	7,038	330	5,580	351	623	5,228
Magadan Region	9,976	4,744	164	365	651	53	439	194	1,794	122	446	1,168
Sakhalin Region	18,088	227	197	518	1,120	1,071	3,768	1,160	4,330	418	1,495	3,981
Jewish Autonomous Region	1,998	0	0	174	10	69	385	163	414	30	95	658
Chukotka Autonomous Area	5,960	454	0	0	117	0	3	477	3,944	0	280	685

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

30.06.2013

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	1,967,215	279,849	227,713	547,862	8,909	16,796	57,036	77,263	278,991	381,460	298,655	20,394		
CENTRAL FEDERAL DISTRICT	1,169,352	194,868	191,589	112,169	8,770	11,198	42,074	24,753	191,787	298,012	270,203	15,518		
Belgorod Region	1,783	1,034	0	51	0	228	139	0	331	0	0	0		
Bryansk Region	3,540	0	0	165	0	2,907	0	14	454	0	0	0		
Vladimir Region	1,048	0	0	910	0	0	0	0	0	0	138	0		
Voronezh Region	9,258	0	0	1,320	0	20	0	0	2,338	4,009	1,571	0		
Ivanovo Region	1,661	0	0	272	0	0	1,216	0	173	0	0	0		
Kaluga Region	7,929	0	0	371	0	917	31	89	5,552	871	98	0		
Kostroma Region	507	0	0	7	0	0	0	0	500	0	0	0		
Kursk Region	240	0	0	66	0	35	0	0	139	0	0	0		
Lipetsk Region	9,913	0	0	9,812	0	0	0	0	49	52	0	0		
Moscow Region	48,446	0	0	7,677	2	590	11,331	1,390	13,211	7,509	4,948	1,788		
Orel Region	2,633	0	0	2,097	0	3	0	0	527	0	0	6		
Ryazan Region	334	0	0	47	0	0	3	0	284	0	0	0		
Smolensk Region	7,357	0	0	6,679	0	0	0	241	437	0	0	0		
Tambov Region	252	0	0	0	0	0	252	0	0	0	0	0		
Tver Region	404	0	0	403	1	0	0	0	0	0	0	0		
Tula Region	21,405	0	0	11,177	66	0	0	202	0	0	0	0		
Yaroslavl Region	3,024	0	0	2,455	0	0	0	0	169	328	72	0		
Moscow	1,049,618	193,833	191,589	68,659	8,701	6,499	29,102	22,817	167,623	285,244	253,890	13,250		

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	197,145	5,717	4,762	57,001	0	3,196	9,203	26,835	35,960	39,563	18,229	1,441
Republic of Karelia	2,159	21	0	993	0	0	0	0	0	0	1,145	0
Republic of Komi	6,944	4,468	4,468	0	0	0	0	0	0	1,452	0	1,024
Arkhangelsk Region	5,432	1,171	294	2,898	0	0	65	522	2	0	764	10
Nenets Autonomous Area	360	295	294	0	0	0	65	0	0	0	0	0
Vologda Region	14,652	0	0	9,238	0	170	1	0	1	0	5,174	68
Kaliningrad Region	22,205	0	0	20,278	0	163	1	72	1,323	89	220	59
Leningrad Region	8,135	57	0	4,977	0	0	168	2	366	2,565	0	0
Murmansk Region	3,956	0	0	0	0	58	0	0	426	127	3,345	0
Novgorod Region	5,863	0	0	4,737	0	1	0	0	1,124	0	0	1
Pskov Region	1,309	0	0	1,300	0	9	0	0	0	0	0	0
St. Petersburg	126,490	0	0	12,581	0	2,795	8,968	26,239	32,718	35,329	7,581	279
SOUTH FEDERAL DISTRICT	57,100	11	11	23,411	0	1,279	565	9,985	15,456	2,753	3,636	4
Republic of Adigei (Adigeya)	51	0	0	51	0	0	0	0	0	0	0	0
Republic of Kalmykia	361	0	0	0	0	0	0	0	361	0	0	0
Krasnodar Territory	33,212	0	0	11,679	0	1,216	367	4,317	14,406	313	913	1
Astrakhan Region	177	0	0	0	0	0	18	106	53	0	0	0
Volgograd Region	3,067	0	0	428	0	0	0	57	143	0	2,439	0
Rostov Region	20,232	11	11	11,254	0	63	180	5,504	494	2,440	283	3
NORTH-CAUCASIAN FEDERAL DISTRICT	5,975	707	0	4,240	0	0	0	105	661	262	0	0
Republic of Dagestan	602	0	0	602	0	0	0	0	0	0	0	0
Republic of Ingushetia	1,284	0	0	1,284	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	569	0	0	569	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	215	0	0	45	0	0	0	104	66	0	0	0
Republic of Northern Ossetia — Alania	761	707	0	54	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	2,544	0	0	1,687	0	0	0	0	595	262	0	0
PRIVOLZHSKY FEDERAL DISTRICT	198,450	5,787	921	169,373	0	419	2,195	3,747	10,245	4,233	1,495	956
Republic of Bashkortostan	94,296	0	0	91,693	0	8	583	470	1,237	11	294	0
Republic of Mariy-El	1,932	0	0	1,075	0	0	0	0	857	0	0	0
Republic of Mordovia	341	0	0	327	0	14	0	0	0	0	0	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	29,400	0	0	23,429	0	0	1	90	1,852	3,690	328	10
Udmurt Republic	232	0	0	0	0	0	0	0	232	0	0	0
Chuvash Republic — Chuvashya	509	0	0	509	0	0	0	0	0	0	0	0
Perm Territory	35,495	1,635	0	31,248	0	82	155	0	2,008	40	327	0
Kirov Region	224	0	0	111	0	0	0	0	112	1	0	0
Nizhni Novgorod Region	14,130	0	0	9,047	0	0	1,424	1,790	724	419	369	357
Orenburg Region	6,360	3,232	0	2,424	0	0	0	0	115	0	0	589
Penza Region	855	0	0	733	0	9	0	0	113	0	0	0
Samara Region	5,671	0	0	3,712	0	0	32	205	1,507	46	169	0
Saratov Region	3,075	921	921	1,814	0	306	0	0	0	26	8	0
Ulyanovsk Region	5,930	0	0	3,250	0	0	0	1,192	1,488	0	0	0
URALS FEDERAL DISTRICT	151,890	4,751	1,483	103,086	126	78	2,502	6,102	8,639	22,456	2,916	1,234
Kurgan Region	1,172	0	0	1,172	0	0	0	0	0	0	0	0
Sverdlovsk Region	102,158	1,246	0	73,343	126	0	17	186	3,540	22,080	1,620	0
Tyumen Region	21,767	1,483	1,483	6,452	0	0	213	5,916	4,797	376	1,296	1,234
Khanty-Mansiysky Autonomous Area — Yugra	5,709	654	654	27	0	0	213	3,205	0	376	0	1,234
Yamalo-Nenetsky Autonomous Area	4,851	829	829	0	0	0	0	0	4,022	0	0	0
Chelyabinsk Region	26,793	2,022	0	22,119	0	78	2,272	0	302	0	0	0
SIBERIA FEDERAL DISTRICT	157,615	48,103	28,947	77,569	13	348	51	3,925	12,355	13,317	981	953
Republic of Altai	1,847	0	0	1,592	0	0	0	0	255	0	0	0
Republic of Buryatia	6,818	172	0	6,638	0	0	8	0	0	0	0	0
Republic of Tyva	1,263	1,263	680	0	0	0	0	0	0	0	0	0
Republic of Khakassia	966	92	0	870	0	0	0	0	2	0	2	0
Altai Territory	2,736	2,527	0	77	0	0	0	0	104	28	0	0
Zabaykalskiy Territory	2,059	1,973	0	0	0	1	0	0	39	3	43	0
Krasnoyarsk Territory	29,511	748	0	22,174	0	0	0	0	82	6,422	85	0
Irkutsk Region	12,313	11,669	9,013	192	0	327	38	0	87	0	0	0
Kemerovo Region	91,001	29,333	18,927	45,063	0	20	0	0	10,520	5,233	832	0
Novosibirsk Region	5,860	0	0	564	0	0	5	3,925	383	30	0	953
Omsk Region	2,598	0	0	194	0	0	0	0	844	1,560	0	0
Tomsk Region	643	327	327	204	13	0	0	0	39	41	19	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	29,688	19,909	0	1,011	0	278	446	1,811	3,888	862	1,195	288
Republic of Sakha (Yakutia)	5,463	5,382	0	79	0	0	2	0	0	0	0	0
Kamchatka Territory	1,658	1,494	0	0	0	0	0	0	0	0	164	0
Primorski Territory	4,721	0	0	74	0	259	5	1,290	2,047	809	237	0
Khabarovsk Territory	11,007	8,414	0	702	0	19	0	357	801	2	426	286
Amur Region	1,155	981	0	84	0	0	14	0	76	0	0	0
Magadan Region	3,512	3,310	0	72	0	0	0	0	16	0	114	0
Sakhalin Region	1,159	262	0	0	0	0	426	164	0	51	254	2
Jewish Autonomous Region	949	0	0	0	0	0	0	0	949	0	0	0
Chukotka Autonomous Area	64	64	0	0	0	0	0	0	0	0	0	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.3

Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

30.06.2013

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12				13
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	16,887,268	492,736	329,422	2,956,944	723,574	1,305,724	1,492,039	1,093,302	3,849,153	2,111,103	2,609,316	253,377		
CENTRAL FEDERAL DISTRICT	8,635,982	188,996	128,439	875,456	249,475	457,804	753,756	613,415	2,022,975	1,447,814	1,903,571	122,720		
Belgorod Region	219,650	3,828	4	65,202	597	107,853	10,501	4,919	14,345	4,753	6,657	995		
Bryansk Region	59,381	0	0	16,687	469	26,197	586	812	9,143	3,522	1,028	937		
Vladimir Region	70,309	200	0	29,466	2,560	13,669	2,530	1,592	12,725	4,514	1,905	1,148		
Voronezh Region	213,813	58	0	37,701	2,132	55,185	6,461	4,353	45,668	42,643	17,885	1,727		
Ivanovo Region	41,827	45	4	11,074	1,770	2,450	2,942	834	12,883	6,766	2,206	857		
Kaluga Region	88,370	294	0	20,265	4,262	8,885	7,145	1,504	12,706	29,073	2,683	1,553		
Kostroma Region	33,869	6	0	10,548	296	2,552	1,818	705	12,425	3,127	1,936	456		
Kursk Region	151,384	50,037	0	26,209	524	41,960	6,709	3,303	19,443	1,694	814	691		
Lipetsk Region	99,467	339	0	29,109	873	28,966	4,727	3,163	19,681	6,035	5,876	698		
Moscow Region	875,666	1,107	434	138,301	26,376	21,703	82,672	29,045	268,760	118,674	172,833	16,195		
Orel Region	53,857	0	0	8,634	392	25,796	821	1,137	13,907	1,476	1,357	337		
Ryazan Region	81,010	129	97	21,669	479	22,270	12,353	1,861	15,692	3,268	2,597	692		
Smolensk Region	63,553	141	33	20,075	926	12,287	5,154	1,966	17,014	2,402	2,793	795		
Tambov Region	77,862	2	0	22,986	1,172	37,594	1,258	2,884	8,444	1,923	939	660		
Tver Region	63,071	421	0	20,914	835	13,867	2,901	1,852	15,810	2,020	3,738	713		
Tula Region	102,888	605	0	23,779	16,525	15,239	8,193	3,214	21,793	4,733	7,018	1,789		
Yaroslavl Region	113,331	1,325	16	33,987	13,512	13,996	5,779	2,206	24,429	3,884	11,925	2,308		
Moscow	6,226,674	130,461	127,851	338,869	175,775	7,337	591,206	548,065	1,478,103	1,207,308	1,659,381	90,169		

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,878,224	11,132	2,026	445,033	90,726	112,816	192,725	194,248	376,454	142,336	283,531	29,223
Republic of Karelia	27,294	1,163	177	9,183	2,915	1,540	452	925	6,219	948	3,083	866
Republic of Komi	26,016	749	689	4,689	475	1,665	2,430	2,228	9,430	2,640	1,351	359
Arkhangelsk Region	81,097	159	115	46,506	2,801	7,031	2,213	1,102	13,520	2,711	3,812	1,242
Nenets Autonomous Area	1,210	0	0	28	6	0	214	34	138	692	97	1
Vologda Region	103,249	0	0	24,116	1,710	12,575	4,548	1,867	19,551	2,468	34,908	1,506
Kaliningrad Region	115,751	320	0	44,951	4,388	12,528	6,097	5,335	22,064	7,125	11,878	1,065
Leningrad Region	215,726	6,991	2	56,425	17,844	37,643	36,279	10,554	19,424	21,082	8,318	1,166
Murmansk Region	28,756	380	0	2,456	1,160	1,789	1,716	1,633	10,078	2,389	6,417	738
Novgorod Region	29,757	4	0	5,972	652	13,277	1,510	761	5,731	503	783	564
Pskov Region	38,273	28	27	8,952	357	19,307	1,869	1,477	4,979	563	425	316
St. Petersburg	1,212,305	1,338	1,016	241,783	58,424	5,460	135,611	168,366	265,459	101,907	212,556	21,401
SOUTH FEDERAL DISTRICT	1,099,569	2,849	1,489	274,435	53,295	194,487	88,226	85,522	245,680	79,590	61,848	13,637
Republic of Adigei (Adigeya)	17,902	179	0	6,424	61	3,287	2,874	274	3,634	612	404	153
Republic of Kalmykia	8,257	6	0	152	23	4,569	295	205	2,017	703	229	58
Krasnodar Territory	554,041	761	8	93,051	25,306	108,716	52,290	74,841	113,785	40,755	38,720	5,816
Astrakhan Region	36,902	29	25	3,699	2,032	3,778	7,657	967	8,470	7,631	2,509	130
Volgograd Region	132,739	525	376	41,855	1,551	22,903	7,208	3,815	36,167	10,440	5,757	2,518
Rostov Region	349,728	1,349	1,080	129,253	24,322	51,234	17,902	5,420	81,608	19,449	14,229	4,962
NORTH-CAUCASIAN FEDERAL DISTRICT	275,911	1,555	359	72,993	7,127	63,618	28,968	5,839	71,898	7,354	14,304	2,255
Republic of Dagestan	33,621	244	125	10,298	131	5,700	5,589	467	7,775	312	2,611	494
Republic of Ingushetia	6,386	50	25	414	0	2,827	940	44	1,877	150	84	0
Kabardino-Balkar Republic	38,904	74	37	11,304	60	9,477	1,835	636	12,289	1,609	1,593	27
Karachai-Cherkess Republic	26,584	210	0	10,560	120	5,796	4,011	315	4,725	307	469	71
Republic of Northern Ossetia — Alania	19,597	883	170	6,074	80	2,071	2,283	525	5,764	524	1,222	171
Republic of Chechnya	17,686	0	0	1,417	0	3,738	9,574	333	1,184	94	1,346	0
Stavropol Territory	133,133	94	2	32,928	6,736	34,007	4,736	3,519	38,284	4,358	6,979	1,492
PRIVOLZHSKY FEDERAL DISTRICT	2,177,186	48,130	38,425	661,979	102,351	257,761	136,288	76,241	471,960	229,555	162,370	30,551
Republic of Bashkortostan	210,875	24,170	20,372	62,720	3,905	24,047	19,989	3,876	47,017	13,712	8,655	2,784
Republic of Mariy-El	53,617	6	3	19,256	569	18,081	1,790	612	6,354	2,959	3,417	573
Republic of Mordovia	87,901	67	0	34,018	149	24,620	3,588	979	8,758	1,826	13,408	488

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	430,756	5,710	5,417	129,621	2,682	48,305	35,959	14,259	83,934	64,670	40,198	5,418
Udmurt Republic	68,838	309	103	21,831	224	6,469	2,369	1,790	24,599	5,817	3,488	1,942
Chuvash Republic — Chuvashya	96,631	111	0	10,595	6,229	6,262	5,049	2,996	20,558	39,238	4,663	930
Perm Territory	269,877	5,069	4,921	111,629	16,362	6,346	11,836	17,069	63,147	23,107	12,044	3,268
Kirov Region	59,214	94	0	19,214	601	13,762	2,080	2,093	14,877	3,335	2,191	967
Nizhni Novgorod Region	278,089	636	326	95,589	34,513	21,102	11,604	8,244	69,312	15,028	15,936	6,125
Orenburg Region	105,771	6,103	4,453	29,396	4,639	23,286	5,795	6,242	19,856	6,126	2,234	2,094
Penza Region	59,172	68	0	12,823	1,280	22,930	2,739	1,782	10,275	4,308	2,304	663
Samara Region	281,334	2,401	1,786	66,759	18,383	18,194	24,222	10,449	61,503	32,941	44,164	2,318
Saratov Region	116,955	1,221	1,044	29,593	12,568	15,994	6,832	4,083	30,291	8,331	5,828	2,214
Ulyanovsk Region	58,156	2,165	0	18,936	247	8,362	2,436	1,767	11,480	8,156	3,840	767
URALS FEDERAL DISTRICT	1,120,077	89,125	64,691	323,710	53,554	59,403	104,465	47,262	229,617	105,036	86,608	21,297
Kurgan Region	28,709	33	0	8,651	2,349	5,955	1,466	781	6,902	855	1,226	491
Sverdlovsk Region	408,365	5,243	1,212	142,575	17,005	13,445	31,435	17,589	105,944	35,586	31,089	8,454
Tyumen Region	389,785	80,708	63,282	33,053	29,133	9,232	51,192	25,752	64,966	49,152	40,577	6,020
Khanty-Mansiysky Autonomous Area — Yugra	127,556	8,404	8,358	6,299	14,044	844	30,007	14,247	21,308	10,804	19,086	2,513
Yamalo-Nenetsky Autonomous Area	85,416	30,790	30,721	1,387	4,237	26	8,531	3,331	15,587	17,777	3,406	344
Chelyabinsk Region	293,218	3,140	197	139,432	5,067	30,771	20,372	3,140	51,805	19,443	13,716	6,332
SIBERIA FEDERAL DISTRICT	1,241,206	115,254	90,893	231,068	110,967	137,679	143,722	43,872	300,830	68,996	61,165	27,653
Republic of Altai	12,764	341	238	1,032	205	776	1,081	128	8,095	295	564	247
Republic of Buryatia	48,466	3,413	2,573	21,314	372	4,439	4,570	791	9,356	1,805	1,942	464
Republic of Tyva	3,582	752	727	155	45	386	362	260	1,373	115	105	29
Republic of Khakassia	14,973	1,797	1,506	3,076	934	1,984	883	664	4,097	280	1,029	229
Altai Territory	127,450	860	0	26,392	3,161	44,634	7,259	3,108	31,636	3,921	3,060	3,419
Zabaykalskiy Territory	18,023	2,249	1,150	1,000	1,213	467	1,411	441	8,697	801	1,275	469
Krasnoyarsk Territory	245,347	6,432	3,960	45,252	50,769	24,288	42,635	6,986	44,867	10,575	9,686	3,857
Irkutsk Region	135,868	7,510	6,700	19,852	23,844	6,934	13,787	6,550	37,716	9,812	6,035	3,828
Kemerovo Region	218,873	85,381	67,867	33,916	4,956	8,649	9,173	8,852	37,140	9,742	17,039	4,025
Novosibirsk Region	223,477	488	171	39,502	21,713	21,753	20,079	11,452	67,279	20,749	14,305	6,157
Omsk Region	119,724	0	0	22,048	2,371	16,694	37,857	2,037	26,079	7,185	3,149	2,304
Tomsk Region	72,659	6,029	6,001	17,529	1,383	6,676	4,626	2,603	24,496	3,716	2,976	2,625

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	459,113	35,695	3,100	72,270	56,079	22,156	43,889	26,903	129,739	30,422	35,919	6,041
Republic of Sakha (Yakutia)	85,754	17,214	229	5,741	12,849	1,599	4,629	7,702	27,611	4,129	3,284	996
Kamchatka Territory	25,242	185	4	1,944	4,120	494	1,033	1,367	6,476	1,816	7,504	303
Primorski Territory	140,408	623	13	45,991	5,573	6,781	9,739	9,205	39,793	9,767	10,297	2,639
Khabarovsk Territory	113,145	1,719	0	12,549	21,450	2,927	17,796	4,964	28,852	12,441	9,329	1,118
Amur Region	36,510	2,436	1,250	2,998	7,442	8,207	4,269	608	8,220	890	1,102	338
Magadan Region	18,449	12,703	1,396	935	857	218	525	359	1,930	204	646	72
Sakhalin Region	28,631	252	205	1,752	3,514	1,269	5,365	2,065	9,473	1,052	3,366	523
Jewish Autonomous Region	3,566	18	3	360	16	661	528	226	1,402	121	184	50
Chukotka Autonomous Area	7,408	544	0	0	258	0	5	407	5,984	2	206	2

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

30.06.2013

of which:

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	4,011,451	413,654	224,951	1,100,350	17,563	72,962	195,914	274,619	463,021	987,969	482,600	2,799
CENTRAL FEDERAL DISTRICT	2,222,882	123,903	108,145	285,038	12,174	37,217	147,868	88,126	329,245	796,955	400,808	1,548
Belgorod Region	16,355	8,776	0	4,049	0	2,092	146	200	668	424	0	0
Bryansk Region	18,119	0	0	160	0	17,183	0	78	698	0	0	0
Vladimir Region	5,052	74	0	4,246	0	49	56	1	0	0	626	0
Voronezh Region	19,089	0	0	2,949	0	225	903	5	1,417	6,602	6,988	0
Ivanovo Region	1,998	0	0	640	0	0	1,122	13	216	7	0	0
Kaluga Region	11,637	0	0	690	132	4,531	1,354	89	3,416	1,288	137	0
Kostroma Region	2,104	0	0	357	0	0	0	0	817	611	319	0
Kursk Region	2,884	0	0	1,293	0	35	209	0	139	1,191	17	0
Lipetsk Region	13,869	0	0	10,255	0	51	0	0	952	2,598	13	0
Moscow Region	205,345	0	0	22,371	15	3,440	30,653	36,189	27,409	55,195	30,073	0
Orel Region	2,310	0	0	1,526	0	148	0	0	489	0	147	0
Ryazan Region	2,098	0	0	1,083	0	413	6	0	332	264	0	0
Smolensk Region	9,644	0	0	8,567	0	0	0	422	588	36	31	0
Tambov Region	2,845	0	0	1,507	0	6	1,332	0	0	0	0	0
Tver Region	7,027	0	0	6,175	21	115	0	255	229	0	232	0
Tula Region	34,730	0	0	15,116	67	279	0	560	136	2,018	16,554	0
Yaroslavl Region	17,027	0	0	15,587	0	64	0	0	312	795	269	0
Moscow	1,850,749	115,053	108,145	188,471	11,939	8,585	112,087	50,314	291,427	725,922	345,403	1,548

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	459,379	31,320	24,998	148,875	4,230	4,689	27,101	63,373	56,756	74,754	48,234	47
Republic of Karelia	11,339	0	0	9,723	0	13	0	72	96	260	1,175	0
Republic of Komi	4,792	2,960	2,960	43	0	63	0	120	164	1,442	0	0
Arkhangelsk Region	20,057	7,021	6,144	9,291	0	0	76	3,445	136	0	88	0
Nenets Autonomous Area	207	131	131	0	0	0	76	0	0	0	0	0
Vologda Region	26,810	0	0	21,039	0	401	4	0	59	102	5,205	0
Kaliningrad Region	46,329	10	10	33,902	0	595	187	6,456	1,424	2,866	889	0
Leningrad Region	34,433	5,445	0	14,513	0	2	251	7,227	321	6,648	26	0
Murmansk Region	19,106	0	0	0	0	410	36	4,073	320	417	13,850	0
Novgorod Region	17,421	0	0	16,589	0	209	0	0	623	0	0	0
Pskov Region	746	0	0	516	0	0	0	4	213	13	0	0
St. Petersburg	278,346	15,884	15,884	43,257	4,230	2,996	26,547	41,976	53,400	63,007	27,002	47
SOUTH FEDERAL DISTRICT	186,082	2,884	2,777	52,849	0	1,781	4,693	86,429	13,574	16,259	7,613	0
Republic of Adigei (Adigeya)	79	0	0	79	0	0	0	0	0	0	0	0
Republic of Kalmykia	548	0	0	0	0	0	0	0	395	153	0	0
Krasnodar Territory	123,454	170	63	21,139	0	1,291	2,308	77,183	8,962	8,510	3,891	0
Astrakhan Region	3,550	0	0	98	0	0	466	134	61	2,018	773	0
Volgograd Region	14,246	0	0	7,595	0	217	1,136	57	2,801	42	2,398	0
Rostov Region	44,205	2,714	2,714	23,937	0	273	783	9,057	1,354	5,536	551	0
NORTH-CAUCASIAN FEDERAL DISTRICT	18,553	1,688	0	14,054	0	417	33	536	1,280	327	218	0
Republic of Dagestan	4,073	0	0	3,630	0	0	0	376	0	67	0	0
Republic of Ingushetia	1,526	0	0	1,526	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,465	0	0	3,362	0	0	0	0	103	0	0	0
Karachai-Cherkess Republic	282	0	0	58	0	0	0	131	93	0	0	0
Republic of Northern Ossetia — Alania	2,231	1,687	0	223	0	0	0	0	103	0	218	0
Republic of Chechnya	61	0	0	0	0	0	33	28	0	0	0	0
Stavropol Territory	6,915	0	0	5,257	0	417	0	0	981	260	0	0
PRIVOLZHSKY FEDERAL DISTRICT	279,376	26,882	11,446	186,239	102	4,028	6,363	17,248	16,007	14,813	7,105	589
Republic of Bashkortostan	64,192	3,547	959	56,992	102	450	663	882	993	219	344	0
Republic of Mariy-El	1,770	0	0	1,528	0	235	0	0	7	0	0	0
Republic of Mordovia	1,554	0	0	237	0	4	0	0	172	1,141	0	0

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	69,323	7,679	7,679	43,473	0	33	3	160	5,104	9,544	3,327	0
Udmurt Republic	1,071	0	0	0	0	0	0	0	174	22	875	0
Chuvash Republic — Chuvashya	2,404	0	0	651	0	0	1,579	0	87	87	0	0
Perm Territory	46,264	5,642	0	32,376	0	2,455	2,221	0	2,606	244	720	0
Kirov Region	2,312	0	0	2,204	0	0	0	0	107	1	0	0
Nizhni Novgorod Region	20,794	0	0	7,942	0	0	1,450	8,446	1,245	1,173	538	0
Orenburg Region	18,932	7,228	22	10,581	0	34	0	0	500	0	0	589
Penza Region	2,434	0	0	2,159	0	116	0	0	159	0	0	0
Samara Region	16,888	0	0	10,039	0	0	448	236	2,866	2,125	1,174	0
Saratov Region	6,327	2,786	2,786	2,221	0	701	0	3	252	257	107	0
Ulyanovsk Region	25,111	0	0	15,835	0	0	0	7,520	1,735	0	21	0
URALS FEDERAL DISTRICT	333,010	15,025	12,812	215,452	133	162	8,238	10,716	27,040	47,493	8,751	0
Kurgan Region	1,291	0	0	1,263	0	28	0	0	0	0	0	0
Sverdlovsk Region	198,624	1,071	0	129,123	133	0	151	1,193	15,143	46,463	5,347	0
Tyumen Region	70,139	12,812	12,812	32,116	0	56	1,183	9,523	10,411	682	3,356	0
Khanty-Mansiysky Autonomous Area — Yugra	14,101	7,650	7,650	343	0	0	216	4,567	0	682	643	0
Yamalo-Nenetsky Autonomous Area	10,015	2,920	2,920	0	0	0	126	0	6,884	0	85	0
Chelyabinsk Region	62,956	1,142	0	52,950	0	78	6,904	0	1,486	348	48	0
SIBERIA FEDERAL DISTRICT	357,118	109,181	59,530	179,741	11	7,887	1,093	4,089	13,618	36,370	4,799	329
Republic of Altai	2,922	164	0	2,139	0	0	0	0	0	569	50	0
Republic of Buryatia	9,135	210	0	7,936	0	711	0	0	0	278	0	0
Republic of Tyva	1,647	1,647	843	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,607	456	0	2,078	0	2	0	0	53	0	18	0
Altai Territory	5,228	2,853	0	1,035	0	530	0	18	130	580	82	0
Zabaykalskiy Territory	5,348	5,067	0	194	0	0	0	0	41	3	43	0
Krasnoyarsk Territory	115,603	4,667	0	84,844	0	0	133	0	87	25,745	127	0
Irkutsk Region	35,801	11,734	7,463	17,187	0	6,009	155	134	533	5	44	0
Kemerovo Region	155,465	79,624	49,013	54,979	0	164	0	0	10,094	6,516	4,088	0
Novosibirsk Region	11,692	2,403	1,858	1,906	0	471	699	3,925	1,119	651	189	329
Omsk Region	10,264	0	0	7,088	0	0	106	11	939	1,982	138	0
Tomsk Region	1,406	353	353	359	11	0	0	0	622	41	20	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	155,051	102,776	5,243	18,096	913	16,781	525	4,099	5,501	1,002	5,072	286
Republic of Sakha (Yakutia)	65,075	64,181	3,271	868	0	0	2	0	24	0	0	0
Kamchatka Territory	7,918	6,952	0	222	0	0	0	0	0	0	744	0
Primorski Territory	11,790	2,740	0	408	45	424	85	2,825	1,626	949	2,688	0
Khabarovsk Territory	52,847	14,474	0	16,115	868	16,359	0	1,126	2,856	2	761	286
Amur Region	10,221	9,959	0	221	0	0	13	0	28	0	0	0
Magadan Region	2,143	1,597	0	262	0	0	0	0	16	0	268	0
Sakhalin Region	3,690	2,464	1,972	0	0	0	425	148	2	51	600	0
Jewish Autonomous Region	1,254	294	0	0	0	0	0	0	949	0	11	0
Chukotka Autonomous Area	113	113	0	0	0	0	0	0	0	0	0	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.06.2013														
	volume of extended loans					debt					of which:				
	in rubles					in foreign currency and precious metals					overdue debt				
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
RUSSIAN FEDERATION	3,490,456	320,778	117,978	1,258	4,623,246	597,988	248,980	5,657	367,567	27,211	12,730	366			
CENTRAL FEDERAL DISTRICT	1,430,012	65,062	74,487	674	1,803,377	124,229	148,210	2,709	129,442	4,199	9,092	95			
Belgorod Region	22,428	3,953	68	0	51,140	8,193	537	1	4,297	194	1	1			
Bryansk Region	14,747	3,232	298	293	23,633	6,766	744	483	1,092	192	0	0			
Vladimir Region	23,152	3,400	53	0	39,924	6,931	762	1	1,460	362	56	0			
Voronezh Region	52,864	5,856	19	0	97,943	16,046	2,206	3	3,235	350	91	3			
Ivanovo Region	17,382	2,563	136	0	23,456	4,092	313	13	2,725	173	13	13			
Kaluga Region	17,527	2,643	993	0	31,705	4,854	2,254	2	1,007	95	0	0			
Kostroma Region	11,652	2,363	164	0	19,517	3,739	466	0	1,554	147	2	0			
Kursk Region	21,045	5,478	139	0	43,274	6,040	157	0	3,816	198	0	0			
Lipetsk Region	15,409	2,138	49	0	38,912	4,393	899	0	8,886	71	0	0			
Moscow Region	176,071	7,716	7,647	238	227,571	15,298	24,365	553	15,205	562	878	4			
Orel Region	11,944	2,304	3	0	20,251	3,450	281	0	2,093	55	0	0			
Ryazan Region	21,099	3,348	40	14	35,992	5,997	419	13	2,563	192	26	0			
Smolensk Region	13,954	2,529	249	0	43,666	5,912	455	42	3,250	388	0	0			
Tambov Region	14,817	1,598	0	0	23,533	3,576	0	0	1,243	109	0	0			
Tver Region	15,508	2,701	32	0	23,879	3,994	278	0	1,284	240	0	0			
Tula Region	31,493	3,843	607	0	47,016	5,869	706	16	1,608	182	11	0			
Yaroslavl Region	30,492	3,306	143	0	41,725	5,312	1,010	22	4,611	336	11	11			
Moscow	918,428	6,091	63,847	129	970,240	13,767	112,358	1,560	69,513	353	8,003	63			
NORTH-WEST FEDERAL DISTRICT	393,853	25,890	19,383	70	540,767	39,441	50,873	564	53,116	2,280	2,108	21			
Republic of Karelia	9,751	981	1,080	0	17,781	1,850	2,126	0	4,279	29	575	0			
Republic of Komi	8,622	2,108	0	0	10,813	4,634	120	0	1,111	328	0	0			

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	19,519	4,229	134	69	23,939	4,895	237	73	2,365	150	92	4
Nenets Autonomous Area	152	60	65	0	302	140	76	0	35	1	0	0
Vologda Region	33,169	7,878	562	0	43,312	7,475	873	95	9,924	754	35	9
Kaliningrad Region	23,308	1,995	2,717	0	41,535	3,804	7,611	30	7,065	338	209	0
Leningrad Region	34,681	1,323	1,700	0	55,341	2,991	3,913	9	4,169	302	9	1
Murmansk Region	13,683	1,298	712	0	18,507	2,943	11,616	0	3,513	148	104	0
Novgorod Region	9,602	1,329	1	0	15,424	2,335	198	0	1,805	93	61	0
Pskov Region	7,232	1,172	5	0	27,329	2,155	144	4	2,161	38	102	0
St. Petersburg	234,286	3,577	12,472	1	286,786	6,359	24,035	353	16,724	100	921	7
SOUTH FEDERAL DISTRICT	273,410	39,267	9,740	33	451,905	78,708	15,432	227	52,674	5,607	207	26
Republic of Adigei (Adigeya)	4,199	593	51	0	12,004	1,823	79	0	882	163	0	0
Republic of Kalmykia	1,802	798	21	0	6,221	3,637	0	0	285	179	0	0
Krasnodar Territory	122,896	16,650	7,975	0	235,448	32,838	10,339	148	36,608	2,965	72	0
Astrakhan Region	8,464	2,954	79	13	16,825	7,465	482	22	1,214	501	12	9
Volgograd Region	34,967	4,876	317	0	54,478	10,585	578	3	6,763	839	1	0
Rostov Region	101,082	13,396	1,297	20	126,929	22,360	3,954	54	6,922	960	122	17
NORTH-CAUCASIAN FEDERAL DISTRICT	62,227	12,790	403	61	161,200	33,661	2,462	85	9,653	2,434	133	18
Republic of Dagestan	6,639	1,940	0	0	20,809	4,960	443	67	966	188	0	0
Republic of Ingushetia	199	76	0	0	5,969	3,147	0	0	1,196	644	0	0
Kabardino-Balkar Republic	6,727	1,419	0	0	30,727	5,089	697	0	1,103	264	115	0
Karachai-Cherkess Republic	5,817	556	111	0	14,538	2,380	150	18	887	256	18	18
Republic of Northern Ossetia — Alania	6,261	1,143	54	54	15,403	2,252	320	0	1,146	128	0	0
Republic of Chechnya	1,646	173	0	0	11,377	705	61	0	248	17	0	0
Stavropol Territory	34,938	7,483	238	7	62,377	15,128	791	0	4,107	937	0	0
PRIVOLZHSKY FEDERAL DISTRICT	572,009	67,325	5,736	192	735,444	123,423	9,004	939	44,710	4,346	546	103
Republic of Bashkortostan	48,314	5,520	787	0	66,033	11,115	778	0	4,232	336	0	0
Republic of Mariy-El	8,435	1,606	41	0	14,110	3,299	48	0	830	23	0	0
Republic of Mordovia	14,029	1,037	0	0	32,326	3,774	0	0	924	107	0	0
Republic of Tatarstan (Tatarstan)	101,235	9,138	1,617	130	126,631	16,943	548	328	6,014	892	6	0
Udmurt Republic	18,352	3,878	202	0	22,792	7,041	109	0	3,124	233	0	0
Chuvash Republic — Chuvashya	17,345	3,093	0	0	23,049	5,489	138	16	812	115	0	0
Perm Territory	31,400	7,463	76	0	39,079	12,440	389	87	4,083	678	45	0
Kirov Region	24,493	4,464	2	2	32,811	7,614	8	8	2,032	273	0	0
Nizhni Novgorod Region	114,571	10,837	672	48	98,589	16,362	1,650	431	3,744	468	170	103
Orenburg Region	32,175	5,651	1,215	0	49,118	11,513	1,561	0	1,604	322	0	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	18,604	3,800	9	9	31,751	7,665	458	19	1,867	152	0	0
Samara Region	83,504	2,698	776	3	113,580	5,560	2,706	29	9,288	234	178	0
Saratov Region	43,080	5,862	339	0	56,576	10,473	438	0	5,055	415	42	0
Ulyanovsk Region	16,472	2,278	0	0	28,999	4,135	173	21	1,101	98	105	0
URALS FEDERAL DISTRICT	277,835	36,646	2,123	8	314,013	69,831	8,578	196	22,825	2,798	227	23
Kurgan Region	8,758	2,688	0	0	16,009	5,551	28	0	916	202	0	0
Sverdlovsk Region	84,762	9,909	858	4	95,708	21,423	2,440	186	8,089	954	174	23
Tyumen Region	110,476	14,391	960	4	131,123	29,543	4,332	4	5,375	759	4	0
Khanty-Mansiysky Autonomous Area — Yugra	40,828	6,868	376	0	47,831	15,670	890	0	2,315	297	4	0
Yamalo-Nenetsky Autonomous Area	13,956	2,653	12	0	16,981	5,205	137	0	459	185	0	0
Chelyabinsk Region	73,839	9,658	305	0	71,173	13,314	1,778	6	8,445	883	49	0
SIBERIA FEDERAL DISTRICT	349,039	51,486	1,823	212	444,468	85,596	5,849	797	47,169	4,112	167	72
Republic of Altai	5,553	510	0	0	6,449	1,178	0	0	1,175	72	0	0
Republic of Buryatia	11,913	5,439	234	0	18,512	7,219	242	0	854	121	0	0
Republic of Tyva	1,347	811	0	0	2,264	1,354	0	0	25	19	0	0
Republic of Khakassia	7,990	3,062	5	5	8,736	3,779	22	20	464	128	2	0
Altai Territory	43,671	4,547	133	28	79,815	11,384	446	108	22,020	1,178	23	5
Zabaykalskiy Territory	7,079	3,842	43	40	10,278	5,695	43	41	255	86	0	0
Krasnoyarsk Territory	57,124	8,503	82	0	71,685	13,364	937	44	3,414	358	7	0
Irkutsk Region	32,911	5,842	168	130	43,572	11,627	711	151	2,978	336	45	0
Kemerovo Region	37,070	4,019	278	0	45,095	7,181	1,147	0	4,614	614	0	0
Novosibirsk Region	85,131	3,473	525	0	88,955	6,579	1,022	106	5,585	252	10	9
Omsk Region	37,762	8,645	54	9	42,637	10,533	793	323	4,499	861	80	58
Tomsk Region	21,488	2,793	301	0	26,470	5,703	486	4	1,286	87	0	0
FAR EAST FEDERAL DISTRICT	132,071	22,312	4,283	8	172,072	43,099	8,572	140	7,978	1,435	250	8
Republic of Sakha (Yakutia)	16,937	3,820	30	0	28,504	8,367	1,482	3	834	171	0	0
Kamchatka Territory	9,175	1,614	0	0	15,819	2,877	98	0	934	68	0	0
Primorski Territory	54,133	5,916	1,110	6	47,259	9,839	1,256	112	1,787	231	241	4
Khabarovsk Territory	26,563	4,226	464	2	33,486	8,755	1,114	13	3,063	484	9	4
Amur Region	9,051	3,309	145	0	17,018	6,063	299	12	435	132	0	0
Magadan Region	5,146	914	765	0	9,164	1,616	631	0	139	5	0	0
Sakhalin Region	8,683	1,592	820	0	16,793	3,612	2,733	0	238	87	0	0
Jewish Autonomous Region	1,678	760	949	0	3,379	1,769	959	0	541	256	0	0
Chukotka Autonomous Area	705	161	0	0	650	201	0	0	7	1	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	30.06.2013										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	8,526,505	2,258,551	2,153,539	26,745	245,533	127,630	120,800	15,043			
CENTRAL FEDERAL DISTRICT	2,345,799	610,591	590,008	11,063	186,433	95,278	89,175	12,216			
Belgorod Region	78,276	15,604	14,047	55	393	324	322	45			
Bryansk Region	49,691	11,822	11,351	45	231	191	178	2			
Vladimir Region	70,760	15,520	14,562	121	511	427	420	4			
Voronezh Region	97,273	25,556	24,064	301	821	478	474	65			
Ivanovo Region	38,039	8,565	8,333	35	316	274	272	110			
Kaluga Region	57,689	16,402	15,635	56	814	536	492	23			
Kostroma Region	27,298	6,557	6,366	23	80	59	58	0			
Kursk Region	52,352	12,949	11,775	24	258	225	223	16			
Lipetsk Region	50,581	11,408	10,912	32	245	169	168	44			
Moscow Region	521,856	157,532	154,894	3,268	40,014	25,234	24,191	4,137			
Orel Region	30,921	7,239	6,643	31	315	172	172	0			
Ryazan Region	53,037	14,987	14,724	80	270	199	198	23			
Smolensk Region	48,968	14,848	14,427	111	937	311	281	11			
Tambov Region	38,838	8,831	8,250	15	187	161	157	3			
Tver Region	62,083	18,988	18,814	601	822	419	395	19			
Tula Region	75,437	19,186	18,746	60	732	568	550	29			
Yaroslavl Region	60,833	15,727	15,294	115	397	297	296	44			
Moscow	931,867	228,870	221,171	6,090	139,090	65,234	60,328	7,641			
NORTH-WEST FEDERAL DISTRICT	901,925	247,552	236,096	2,221	31,107	14,659	14,380	1,178			
Republic of Karelia	45,754	11,861	11,427	30	198	155	144	4			
Republic of Komi	67,811	21,827	17,982	39	177	147	147	5			
Arkhangelsk Region	78,493	23,799	23,098	69	322	248	248	43			
Nenets Autonomous Area	4,787	2,494	2,458	3	29	29	29	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	73,217	21,397	20,728	157	363	277	275	50
Kaliningrad Region	50,061	10,021	9,585	159	2,915	729	690	118
Leningrad Region	97,327	25,332	24,788	313	3,333	1,338	1,298	99
Murmansk Region	60,937	10,766	10,372	29	241	166	158	16
Novgorod Region	35,496	8,217	7,762	79	175	118	118	5
Pskov Region	28,212	5,650	5,194	11	109	93	92	18
St. Petersburg	364,617	108,682	105,160	1,335	23,274	11,388	11,210	820
SOUTH FEDERAL DISTRICT	697,018	144,141	135,992	1,977	5,106	2,830	2,723	200
Republic of Adigei (Adigeya)	18,667	2,852	2,664	29	138	123	121	0
Republic of Kalmykia	17,767	3,108	2,992	5	93	78	77	0
Krasnodar Territory	277,922	56,673	52,828	885	2,398	1,225	1,138	117
Astrakhan Region	52,030	10,177	9,736	48	125	98	92	9
Volgograd Region	109,356	26,108	25,275	492	589	438	432	16
Rostov Region	221,276	45,223	42,497	518	1,763	868	863	58
NORTH-CAUCASIAN FEDERAL DISTRICT	244,831	45,741	42,025	537	1,886	1,379	1,325	203
Republic of Dagestan	28,457	4,841	4,443	98	253	181	179	18
Republic of Ingushetia	4,468	296	105	1	6	3	2	0
Kabardino-Balkar Republic	32,115	6,117	5,231	18	234	189	183	40
Karachai-Cherkess Republic	20,462	2,460	2,149	3	63	57	57	8
Republic of Northern Ossetia — Alania	24,890	4,132	3,735	117	197	161	146	31
Republic of Chechnya	11,698	248	247	0	161	75	75	26
Stavropol Territory	122,741	27,647	26,115	300	972	713	683	80
PRIVOLZHSKY FEDERAL DISTRICT	1,544,622	419,181	388,353	4,018	9,709	6,342	6,284	578
Republic of Bashkortostan	214,829	53,426	46,322	442	691	418	417	22
Republic of Mariy-El	26,426	8,384	8,076	46	166	126	126	10
Republic of Mordovia	30,309	9,068	8,361	15	239	221	221	22
Republic of Tatarstan (Tatarstan)	213,047	53,801	50,367	245	1,214	980	976	17
Udmurt Republic	82,716	26,469	22,393	177	403	332	329	48
Chuvash Republic — Chuvashya	54,909	19,446	19,165	98	438	352	352	41
Perm Territory	171,713	49,720	43,518	991	1,007	580	552	79
Kirov Region	56,893	15,847	14,376	45	307	190	190	3
Nizhni Novgorod Region	163,106	46,378	43,434	468	1,324	745	735	111
Orenburg Region	109,493	28,268	27,260	104	395	311	311	3
Penza Region	52,589	13,181	12,250	44	267	222	222	21
Samara Region	186,976	50,684	49,577	1,093	2,248	1,091	1,087	147

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	110,232	25,805	25,267	184	660	457	456	18
Ulyanovsk Region	71,384	18,704	17,987	66	350	317	310	36
URALS FEDERAL DISTRICT	1,035,150	337,277	323,715	2,714	3,102	2,164	2,116	162
Kurgan Region	45,203	12,031	11,360	119	55	32	32	0
Sverdlovsk Region	310,363	82,723	80,471	867	1,249	900	878	61
Tyumen Region	454,064	182,850	174,607	579	708	497	478	53
Khanty-Mansiysky Autonomous Area — Yugra	218,878	103,412	100,276	208	243	207	203	1
Yamalo-Nenetsky Autonomous Area	72,563	32,424	29,751	29	92	65	65	19
Chelyabinsk Region	225,520	59,673	57,277	1,149	1,090	735	728	48
SIBERIA FEDERAL DISTRICT	1,305,706	342,097	328,467	3,796	5,677	3,517	3,404	394
Republic of Altai	11,155	988	968	7	65	0	0	0
Republic of Buryatia	77,743	12,625	12,551	61	105	91	91	8
Republic of Tyva	18,201	3,931	3,848	21	3	2	2	0
Republic of Khakassia	30,227	7,733	7,389	62	61	40	34	0
Altai Territory	122,440	28,305	27,168	330	365	264	260	78
Zabaykalskiy Territory	73,171	16,202	16,063	59	69	41	41	0
Krasnoyarsk Territory	234,930	69,982	66,383	774	750	472	461	58
Irkutsk Region	187,418	50,192	49,715	459	523	380	366	50
Kemerovo Region	172,578	38,015	35,827	531	1,279	467	454	27
Novosibirsk Region	195,068	62,087	59,337	743	1,388	1,080	1,065	120
Omsk Region	108,268	28,024	26,294	579	790	429	394	41
Tomsk Region	74,507	24,013	22,924	170	279	251	236	12
FAR EAST FEDERAL DISTRICT	451,454	111,971	108,883	419	2,513	1,461	1,393	112
Republic of Sakha (Yakutia)	80,617	23,286	22,624	19	100	89	89	0
Kamchatka Territory	23,417	5,085	4,968	8	536	53	53	0
Primorski Territory	117,392	24,141	23,673	144	1,153	782	727	32
Khabarovsk Territory	100,720	28,213	27,815	149	464	330	327	49
Amur Region	60,783	14,845	14,087	68	94	84	78	28
Magadan Region	14,585	3,456	3,283	1	13	12	11	0
Sakhalin Region	41,398	9,928	9,519	26	136	97	94	3
Jewish Autonomous Region	9,722	2,295	2,211	4	13	11	11	0
Chukotka Autonomous Area	2,820	722	703	0	4	3	3	0

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals

	30.06.2013									
	including:					of which:				
	volume of consumer loans total, millions of rubles		housing loans			mortgage loans				
1	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	3,924,975	356,294	550,886	175.4	12.8	335,080	535,058	178.6	12.7	
CENTRAL FEDERAL DISTRICT	1,198,988	78,170	163,493	168.9	12.8	75,442	158,128	172.6	12.8	
Belgorod Region	35,234	3,199	3,797	176.7	12.8	2,877	3,664	180.1	12.8	
Bryansk Region	21,260	2,475	2,913	176.3	12.8	2,378	2,852	177.5	12.7	
Vladimir Region	28,867	2,974	4,009	172.1	13.0	2,782	3,906	174.8	13.0	
Voronezh Region	43,971	5,074	6,593	179.9	12.8	4,846	6,423	181.2	12.8	
Ivanovo Region	18,006	2,139	2,583	166.5	12.8	2,057	2,546	168.1	12.7	
Kaluga Region	24,676	2,924	5,102	168.3	12.6	2,888	4,716	180.6	12.6	
Kostroma Region	12,471	1,718	1,819	165.8	12.9	1,668	1,787	167.6	12.9	
Kursk Region	23,793	2,599	3,118	183.0	12.9	2,469	3,060	184.5	12.9	
Lipetsk Region	24,677	2,510	3,069	185.5	12.9	2,335	2,986	188.8	12.9	
Moscow Region	238,298	15,948	40,685	173.6	12.8	15,600	39,913	175.5	12.8	
Orel Region	15,255	1,799	2,110	172.9	13.0	1,694	2,064	175.0	13.0	
Ryazan Region	22,174	2,959	4,007	173.8	12.9	2,877	3,951	175.2	12.8	
Smolensk Region	20,284	2,546	3,458	183.7	12.9	2,502	3,424	184.9	12.9	
Tambov Region	30,237	2,102	2,628	179.1	13.0	1,959	2,570	181.3	13.0	
Tver Region	25,268	3,025	4,620	185.4	12.7	2,954	4,552	187.0	12.7	
Tula Region	33,159	3,502	4,777	176.2	13.0	3,467	4,747	176.7	13.0	
Yaroslavl Region	28,091	3,240	4,153	162.4	12.8	3,146	4,055	164.1	12.8	
Moscow	553,267	17,437	64,052	159.5	12.7	16,943	60,912	165.2	12.7	
NORTH-WEST FEDERAL DISTRICT	419,842	35,302	62,267	169.4	12.7	34,077	61,140	171.5	12.6	
Republic of Karelia	18,440	1,775	2,559	174.6	12.6	1,701	2,515	180.6	12.4	
Republic of Komi	26,931	3,063	5,167	184.2	12.9	3,030	5,141	184.6	12.9	
Arkhangelsk Region	31,859	3,712	5,236	172.1	12.8	3,544	5,146	174.0	12.8	
Nenets Autonomous Area	1,360	161	332	196.1	11.6	160	331	196.5	11.6	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	31,329	4,420	5,276	169.5	12.6	4,207	5,168	171.6	12.6
Kaliningrad Region	23,726	1,810	2,769	173.0	12.4	1,739	2,728	174.7	12.3
Leningrad Region	42,412	3,688	6,863	170.8	12.7	3,554	6,782	172.0	12.5
Murmansk Region	27,624	2,003	3,090	163.7	12.2	1,971	3,068	164.8	12.1
Novgorod Region	15,354	1,665	2,057	178.0	13.0	1,554	1,999	181.8	12.9
Pskov Region	13,552	1,303	1,834	169.9	12.2	1,212	1,784	173.6	12.0
St. Petersburg	188,615	11,863	27,416	164.8	12.7	11,565	26,809	166.9	12.6
SOUTH FEDERAL DISTRICT	315,006	25,504	35,355	185.9	12.7	23,421	34,229	189.5	12.7
Republic of Adigei (Adigeya)	8,170	537	796	184.6	13.0	526	766	189.4	13.0
Republic of Kalmykia	6,639	587	822	189.3	13.2	572	811	190.8	13.1
Krasnodar Territory	125,420	9,956	14,070	187.2	13.0	8,703	13,405	192.5	12.9
Astrakhan Region	24,215	2,185	2,886	193.2	12.1	2,122	2,840	195.1	12.0
Volgograd Region	47,847	4,744	6,082	180.8	12.8	4,697	6,045	181.6	12.7
Rostov Region	102,715	7,495	10,699	185.1	12.4	6,801	10,362	188.4	12.4
NORTH-CAUCASIAN FEDERAL DISTRICT	97,678	10,661	12,473	175.4	12.8	7,621	11,107	190.7	12.7
Republic of Dagestan	12,999	1,488	1,803	162.2	12.6	736	1,404	203.6	12.5
Republic of Ingushetia	1,186	1,187	513	118.9	14.7	13	24	196.2	11.7
Kabardino-Balkar Republic	11,715	1,814	1,685	163.2	13.3	822	1,280	213.4	13.2
Karachai-Cherkess Republic	6,988	436	732	180.1	13.2	435	731	180.2	13.2
Republic of Northern Ossetia — Alania	10,365	737	1,184	183.9	12.6	733	1,182	184.0	12.6
Republic of Chechnya	3,481	34	75	169.8	11.9	33	74	170.7	11.9
Stavropol Territory	50,944	4,965	6,481	184.6	12.7	4,849	6,412	186.0	12.7
PRIVOLZHSKY FEDERAL DISTRICT	695,720	94,080	106,367	174.9	12.8	87,497	103,384	178.2	12.8
Republic of Bashkortostan	103,770	15,661	15,280	163.6	13.5	11,845	13,956	173.5	13.3
Republic of Mariy-El	12,882	1,687	2,034	179.3	12.6	1,658	2,025	179.8	12.6
Republic of Mordovia	12,058	1,905	2,292	191.1	12.8	1,706	2,200	197.2	12.7
Republic of Tatarstan (Tatarstan)	96,034	14,584	15,043	153.2	12.8	14,013	14,650	155.6	12.7
Udmurt Republic	35,342	6,132	6,112	177.1	13.1	5,888	5,981	179.2	13.0
Chuvash Republic — Chuvashya	23,277	4,116	4,983	185.2	12.3	4,057	4,956	185.8	12.2
Perm Territory	72,897	9,678	11,203	181.0	13.0	9,377	11,024	182.6	13.0
Kirov Region	24,729	4,150	4,413	188.7	13.0	4,026	4,359	190.0	13.0
Nizhni Novgorod Region	70,489	7,812	10,556	174.3	12.8	7,516	10,399	175.9	12.7
Orenburg Region	52,892	5,564	6,758	197.7	12.1	5,184	6,575	201.4	12.1
Penza Region	24,038	2,816	3,554	183.2	12.6	2,724	3,515	184.6	12.6
Samara Region	90,010	9,763	12,293	176.6	12.8	9,627	12,141	177.9	12.8

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	48,147	5,445	6,665	187.6	12.8	5,345	6,576	188.8	12.8
Ulyanovsk Region	29,155	4,767	5,181	171.3	12.8	4,531	5,027	175.5	12.8
URALS FEDERAL DISTRICT	434,230	43,093	70,184	190.0	12.7	40,424	68,198	193.3	12.6
Kurgan Region	19,245	2,178	2,506	217.6	11.5	2,036	2,411	223.9	11.5
Sverdlovsk Region	135,849	11,599	18,525	181.9	12.7	11,390	18,368	182.8	12.7
Tyumen Region	181,934	16,766	34,995	204.4	12.6	14,937	33,542	209.8	12.5
Khanty-Mansiysky Autonomous Area — Yugra	71,548	7,440	17,571	226.1	12.5	6,767	16,848	227.6	12.5
Yamalo-Nenetsky Autonomous Area	24,613	2,696	6,439	219.1	12.1	2,542	6,056	224.7	12.0
Chelyabinsk Region	97,202	12,550	14,158	160.1	13.0	12,061	13,877	162.3	13.0
SIBERIA FEDERAL DISTRICT	562,508	55,741	75,987	176.6	12.8	53,409	74,491	177.9	12.8
Republic of Altai	4,433	215	253	182.5	12.1	186	242	213.3	11.9
Republic of Buryatia	35,136	2,108	2,933	178.3	12.8	2,047	2,893	179.2	12.8
Republic of Tyva	6,392	376	711	196.3	13.0	373	710	196.5	13.0
Republic of Khakassia	11,186	1,153	1,478	169.5	13.2	1,138	1,469	170.1	13.2
Altai Territory	54,260	6,119	7,003	177.2	12.4	5,889	6,867	179.2	12.4
Zabaykalskiy Territory	27,067	2,406	3,620	181.1	12.9	2,314	3,553	182.0	12.9
Krasnoyarsk Territory	97,662	9,170	14,007	178.3	13.1	9,032	13,887	179.0	13.1
Irkutsk Region	80,154	7,570	10,430	167.0	13.0	7,329	10,221	168.4	13.0
Kemerovo Region	74,344	7,497	9,067	167.0	12.8	7,061	8,879	168.4	12.7
Novosibirsk Region	92,480	10,196	14,627	180.3	12.8	9,663	14,346	182.7	12.8
Omsk Region	46,207	5,434	6,959	188.1	12.7	5,021	6,595	189.9	12.7
Tomsk Region	33,187	3,497	4,899	175.7	11.9	3,356	4,829	173.1	11.9
FAR EAST FEDERAL DISTRICT	201,003	13,743	24,760	175.2	12.8	13,189	24,381	176.5	12.7
Republic of Sakha (Yakutia)	29,674	2,740	4,877	173.7	13.0	2,532	4,777	176.4	13.0
Kamchatka Territory	10,634	698	1,270	170.0	12.4	656	1,251	171.9	12.3
Primorski Territory	54,940	3,627	6,486	170.1	12.5	3,506	6,396	171.3	12.5
Khbarovsk Territory	44,075	3,147	5,879	175.2	12.7	3,066	5,794	175.6	12.6
Amur Region	31,169	1,606	2,605	185.7	12.9	1,572	2,584	186.4	12.9
Magadan Region	8,541	579	1,040	189.0	13.2	558	1,022	191.0	13.2
Sakhalin Region	17,076	950	1,982	175.1	12.8	910	1,941	176.9	12.8
Jewish Autonomous Region	4,013	307	442	180.2	12.8	305	441	180.2	12.8
Chukotka Autonomous Area	881	89	179	186.8	13.1	84	175	189.2	13.0

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	42	4	12	142.1	9.5	4	12	142.1	9.5
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	22	1	3	86.0	10.0	1	3	86.0	10.0
Kaliningrad Region	395	13	30	155.0	10.9	13	30	155.0	10.9
Leningrad Region	267	14	76	163.8	9.3	13	55	225.6	9.3
Murmansk Region	17	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	8	1	4	302.0	11.2	1	4	302.0	11.2
Pskov Region	6	2	5	182.0	10.0	2	5	182.0	10.0
St. Petersburg	3,111	71	291	168.4	9.2	68	282	168.3	9.2
SOUTH FEDERAL DISTRICT	927	50	139	212.2	9.6	43	126	223.6	9.5
Republic of Adigei (Adigeya)	5	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Kalmykia	19	3	13	245.6	7.5	3	13	245.6	7.5
Krasnodar Territory	499	29	67	213.6	10.1	23	60	220.9	9.9
Astrakhan Region	24	3	11	122.9	9.8	2	5	213.3	9.8
Volgograd Region	83	6	21	198.5	10.6	6	21	198.5	10.6
Rostov Region	297	9	27	240.9	8.8	9	27	240.9	8.8
NORTH-CAUCASIAN FEDERAL DISTRICT	328	14	91	142.3	10.0	14	91	142.3	10.0
Republic of Dagestan	34	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Ingushetia	2	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	28	4	25	257.5	10.0	4	25	257.5	10.0
Karachai-Cherkess Republic	3	1	2	242.0	8.0	1	2	242.0	8.0
Republic of Northern Ossetia — Alania	14	3	10	260.0	10.3	3	10	260.0	10.3
Republic of Chechnya	108	1	39	23.0	12.0	1	39	23.0	12.0
Stavropol Territory	139	5	15	171.4	9.4	5	15	171.4	9.4
PRIVOLZHSKY FEDERAL DISTRICT	1,756	77	346	192.8	9.9	75	316	207.3	9.9
Republic of Bashkortostan	86	3	14	228.8	9.5	3	14	228.8	9.5
Republic of Mariy-El	9	1	4	242.0	10.0	1	4	242.0	10.0
Republic of Mordovia	29	5	21	229.9	10.3	5	21	229.9	10.3
Republic of Tatarstan (Tatarstan)	212	9	76	146.4	10.3	8	67	155.2	10.7
Udmurt Republic	50	5	21	255.8	9.3	5	21	255.8	9.3
Chuvash Republic — Chuvashya	39	8	23	202.2	10.4	8	23	202.2	10.4
Perm Territory	102	5	33	254.4	9.2	5	33	254.4	9.2
Kirov Region	18	1	8	182.0	10.3	1	8	182.0	10.3
Nizhni Novgorod Region	190	10	42	100.3	10.2	9	21	176.2	10.0
Orenburg Region	45	7	25	221.4	9.5	7	25	221.4	9.5

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	40	5	16	189.6	9.6	5	16	189.6	9.6
Samara Region	807	7	27	191.9	8.8	7	27	191.9	8.8
Saratov Region	113	8	31	246.9	10.4	8	31	246.9	10.4
Ulyanovsk Region	16	3	5	221.6	11.0	3	5	221.6	11.0
URALS FEDERAL DISTRICT	419	64	157	106.5	10.0	64	157	106.5	10.0
Kurgan Region	5	1	2	242.0	10.5	1	2	242.0	10.5
Sverdlovsk Region	149	13	77	81.6	10.7	13	77	81.6	10.7
Tyumen Region	118	42	21	218.6	10.0	42	21	218.6	10.0
Khanty-Mansiysky Autonomous Area — Yugra	32	41	16	195.1	9.1	41	16	195.1	9.1
Yamalo-Nenetsky Autonomous Area	38	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	147	8	57	94.5	9.2	8	57	94.5	9.2
SIBERIA FEDERAL DISTRICT	561	27	141	228.1	8.6	27	141	228.1	8.6
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	3	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	10	1	3	146.0	8.0	1	3	146.0	8.0
Altai Territory	37	3	5	181.7	10.2	3	5	181.7	10.2
Zabaykalskiy Territory	5	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	78	1	1	242.0	8.8	1	1	242.0	8.8
Irkutsk Region	30	0	0	0.0	0.0	0	0	0.0	0.0
Kemerovo Region	44	3	10	259.4	9.8	3	10	259.4	9.8
Novosibirsk Region	229	12	100	235.2	8.4	12	100	235.2	8.4
Omsk Region	98	6	19	180.0	9.4	6	19	180.0	9.4
Tomsk Region	27	1	3	360.0	6.0	1	3	360.0	6.0
FAR EAST FEDERAL DISTRICT	801	34	90	158.7	9.5	34	90	158.7	9.5
Republic of Sakha (Yakutia)	7	1	4	240.1	6.8	1	4	240.1	6.8
Kamchatka Territory	474	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	246	30	74	148.8	9.5	30	74	148.8	9.5
Khabarovsk Territory	54	2	5	120.9	9.6	2	5	120.9	9.6
Amur Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	13	1	7	242.0	10.9	1	7	242.0	10.9
Jewish Autonomous Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.06.2013				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
1	2	3	4	5	6
RUSSIAN FEDERATION	5,718,463.4	1,092,625.3	734,199.2	601,086.0	341,447.2
CENTRAL FEDERAL DISTRICT	5,157,030.1	1,013,507.0	641,969.9	595,562.7	335,524.5
Belgorod Region	1,406.6	0.0	5.2	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	300.8	28.6	29.3	2.2	19.9
Voronezh Region	811.9	108.3	0.0	0.0	5.0
Ivanovo Region	1,425.3	117.7	16.8	0.0	3.1
Kaluga Region	807.7	812.2	788.7	0.0	0.0
Kostroma Region	17,526.5	26.9	0.1	0.0	143.0
Kursk Region	1,371.8	1,020.4	0.0	0.0	4.4
Lipetsk Region	2,116.5	332.0	170.3	0.0	59.6
Moscow Region	11,873.8	41.5	3,937.5	0.0	13.4
Orel Region	199.9	0.0	90.0	0.0	61.2
Ryazan Region	1,239.0	898.5	294.8	0.0	0.5
Smolensk Region	654.7	123.0	95.2	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	496.2	132.8	18.9	0.0	0.4
Tula Region	489.2	68.9	12.4	0.0	0.0
Yaroslavl Region	12.3	0.0	0.0	0.0	2.5
Moscow	5,116,298.1	1,009,796.2	636,510.6	595,560.5	335,211.6
NORTH-WEST FEDERAL DISTRICT	231,660.0	15,304.1	26,946.2	4,274.9	1,654.9
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	927.6	348.5	36.9	0.0	0.0
Arkhangelsk Region	0.0	0.0	1.4	0.0	0.1
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,850.4	911.1	45.1	1.0	3.1
Kaliningrad Region	5,485.0	133.3	20.4	0.0	510.1
Leningrad Region	807.7	230.9	213.9	0.0	0.0
Murmansk Region	744.8	747.5	0.0	0.0	302.0
Novgorod Region	833.1	333.0	172.4	0.0	0.0
Pskov Region	118.5	0.0	0.0	0.0	0.0
St. Petersburg	220,892.9	12,599.9	26,456.1	4,273.8	839.4
SOUTH FEDERAL DISTRICT	11,662.8	3,019.4	7,204.1	25.2	122.6
Republic of Adigei (Adigeya)	20.4	20.4	1.3	0.0	2.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,545.2	2,180.8	6,733.4	0.0	105.7
Astrakhan Region	900.3	496.5	156.6	5.3	2.8
Volgograd Region	1,116.1	161.2	7.3	0.0	0.0
Rostov Region	2,080.8	160.5	305.5	19.9	12.0
NORTH-CAUCASIAN FEDERAL DISTRICT	669.4	229.3	160.2	0.0	16.4
Republic of Daghestan	0.0	0.0	17.3	0.0	16.3
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.5	0.0	20.4	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	19.9	0.0	0.0

Table 6.4.9 (end)
(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	102.5	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	664.8	229.3	0.1	0.0	0.1
PRIVOLZHSKY FEDERAL DISTRICT	131,353.0	24,023.0	37,993.6	1,177.6	1,535.5
Republic of Bashkortostan	5,912.9	1,342.5	1,402.5	0.0	70.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	377.4	96.8	32.7	0.0	18.5
Republic of Tatarstan (Tatarstan)	75,371.7	19,145.0	14,651.8	762.6	1,120.2
Udmurt Republic	3,104.9	0.0	10.3	0.0	1.4
Chuvash Republic — Chuvashya	204.2	87.8	203.6	0.0	0.0
Perm Territory	1,541.4	0.0	4,654.7	0.0	118.3
Kirov Region	4,606.0	0.0	734.4	0.0	1.8
Nizhni Novgorod Region	7,199.6	2,129.2	6,020.6	0.1	79.0
Orenburg Region	6,059.1	19.3	551.8	35.2	21.3
Penza Region	246.3	104.0	0.0	0.0	0.0
Samara Region	25,423.3	446.8	8,321.4	379.6	104.4
Saratov Region	1,306.1	651.5	1,340.4	0.0	0.0
Ulyanovsk Region	0.0	0.0	69.4	0.0	0.1
URALS FEDERAL DISTRICT	135,298.9	28,982.4	16,024.1	3.6	869.0
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	67,127.0	9,197.2	12,756.3	3.6	132.9
Tyumen Region	47,751.3	13,067.4	3,054.4	0.0	642.6
Khanty-Mansiysky Autonomous Area — Yugra	41,790.9	9,880.3	2,700.8	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	42.1	0.0	0.0
Chelyabinsk Region	20,420.6	6,717.9	213.4	0.0	93.3
SIBERIA FEDERAL DISTRICT	19,926.8	2,833.8	2,321.4	0.0	583.7
Republic of Altai	31.3	0.0	0.0	0.0	0.0
Republic of Buryatia	70.9	0.0	845.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.8	14.8	0.0	0.0	0.0
Altai Territory	41.9	37.3	3.7	0.0	76.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	53.9	3.3	0.9	0.0	7.3
Irkutsk Region	226.0	0.0	113.8	0.0	0.0
Kemerovo Region	2,686.4	1,192.9	58.7	0.0	83.1
Novosibirsk Region	12,925.5	1,110.1	402.8	0.0	400.0
Omsk Region	3,408.1	322.9	894.2	0.0	12.6
Tomsk Region	468.0	152.4	1.7	0.0	3.9
FAR EAST FEDERAL DISTRICT	30,862.4	4,726.2	1,579.7	42.1	1,140.5
Republic of Sakha (Yakutia)	1,652.1	162.3	304.1	0.0	33.4
Kamchatka Territory	264.1	102.1	44.5	42.1	18.1
Primorski Territory	12,694.3	3,414.6	141.3	0.0	6.0
Khabarovsk Territory	0.0	0.0	430.0	0.0	700.0
Amur Region	15,337.7	1,047.2	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	914.2	0.0	652.2	0.0	42.0
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.4.10

Discounted Bills

(millions of rubles)

	30.06.2013		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	284,370.8	0.0	98,018.9
CENTRAL FEDERAL DISTRICT	230,819.0	0.0	92,300.2
Belgorod Region	2,788.7	0.0	133.6
Bryansk Region	0.0	0.0	0.0
Vladimir Region	2.5	0.0	0.0
Voronezh Region	0.0	0.0	0.0
Ivanovo Region	0.0	0.0	136.2
Kaluga Region	0.0	0.0	0.0
Kostroma Region	190.0	0.0	0.0
Kursk Region	555.3	0.0	0.0
Lipetsk Region	305.9	0.0	0.0
Moscow Region	1,888.0	0.0	112.0
Orel Region	77.7	0.0	0.0
Ryazan Region	39.4	0.0	37.5
Smolensk Region	64.3	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	346.3	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	224,560.7	0.0	91,880.9
NORTH-WEST FEDERAL DISTRICT	13,861.4	0.0	2,628.9
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	53.4	0.0	238.3
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	368.4	0.0	0.0
Kaliningrad Region	274.6	0.0	0.0
Leningrad Region	172.3	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	505.1	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	12,487.6	0.0	2,390.5
SOUTH FEDERAL DISTRICT	1,961.2	0.0	97.4
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,730.2	0.0	97.4
Astrakhan Region	127.8	0.0	0.0
Volgograd Region	0.0	0.0	0.0
Rostov Region	103.2	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	328.3	0.0	0.0
Republic of Daghestan	42.8	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	155.4	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	130.1	0.0	0.0

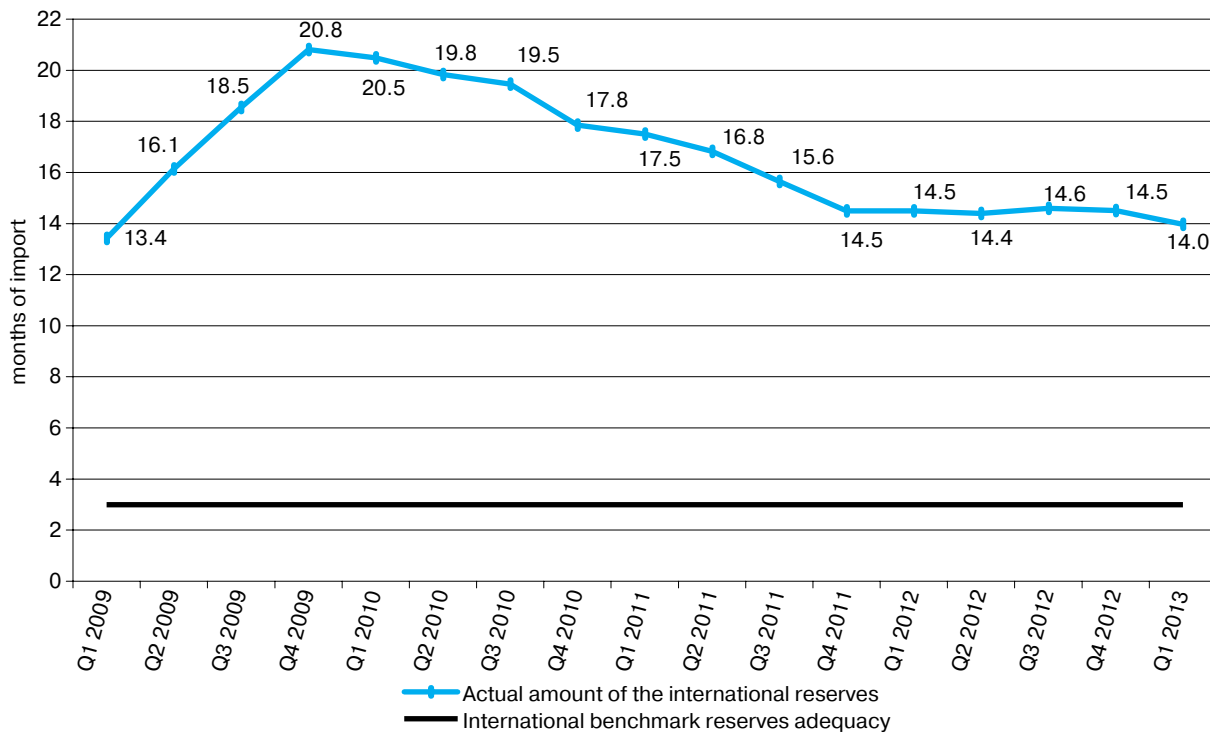
Table 6.4.10 (end)

(millions of rubles)

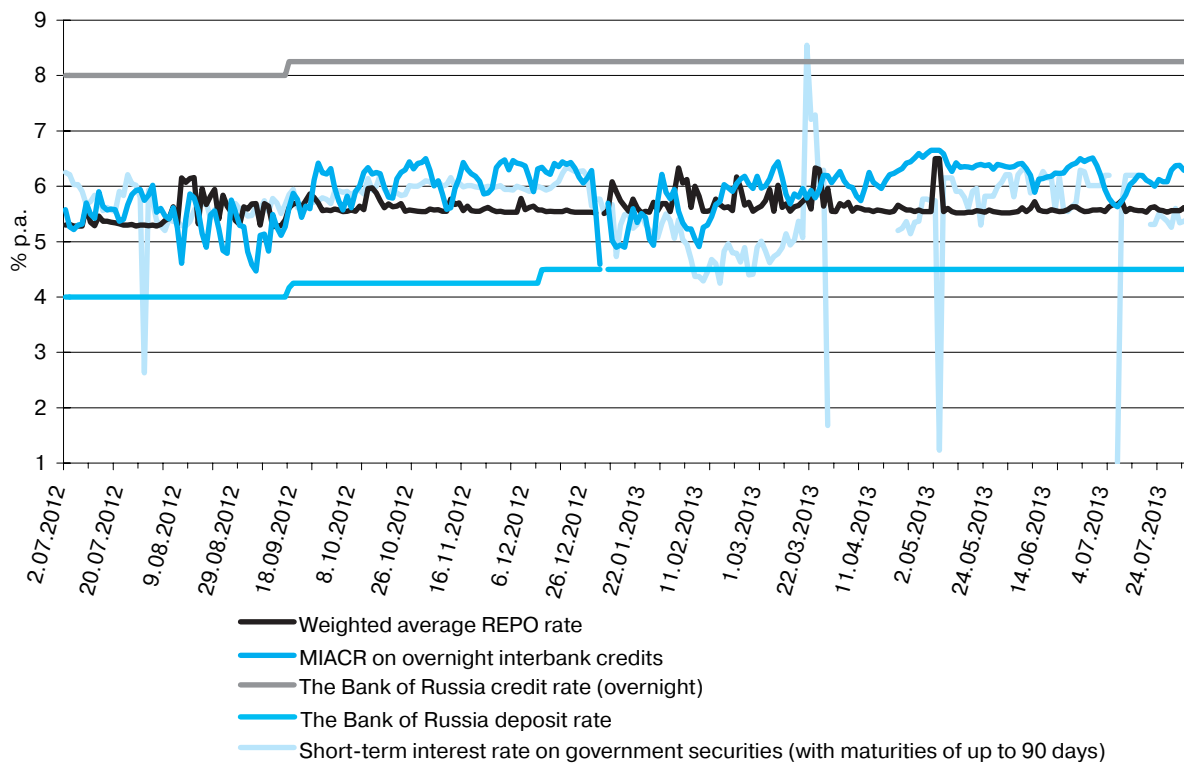
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	18,504.3	0.0	1,044.8
Republic of Bashkortostan	614.1	0.0	0.0
Republic of Mariy-El	98.9	0.0	0.0
Republic of Mordovia	143.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	6,237.8	0.0	0.0
Udmurt Republic	338.7	0.0	597.7
Chuvash Republic — Chuvashya	216.6	0.0	0.0
Perm Territory	180.1	0.0	0.0
Kirov Region	312.5	0.0	42.2
Nizhni Novgorod Region	5,704.3	0.0	363.0
Orenburg Region	3,165.2	0.0	41.9
Penza Region	80.6	0.0	0.0
Samara Region	1,297.8	0.0	0.0
Saratov Region	114.8	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	12,180.5	0.0	1,135.2
Kurgan Region	13.2	0.0	0.0
Sverdlovsk Region	1,601.1	0.0	0.0
Tyumen Region	9,171.0	0.0	727.7
Khanty-Mansiysky Autonomous Area — Yugra	3,402.3	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,395.1	0.0	407.6
SIBERIA FEDERAL DISTRICT	5,229.6	0.0	551.8
Republic of Altai	289.4	0.0	0.0
Republic of Buryatia	873.9	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	0.3	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	0.2	0.0	0.0
Irkutsk Region	190.9	0.0	33.4
Kemerovo Region	1,908.9	0.0	0.0
Novosibirsk Region	131.1	0.0	0.0
Omsk Region	1,736.9	0.0	518.4
Tomsk Region	97.9	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,486.5	0.0	260.5
Republic of Sakha (Yakutia)	907.0	0.0	0.0
Kamchatka Territory	26.6	0.0	0.0
Primorski Territory	409.0	0.0	0.0
Khabarovsk Territory	103.7	0.0	0.0
Amur Region	0.0	0.0	260.5
Magadan Region	0.0	0.0	0.0
Sakhalin Region	40.2	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (international reserves in months of import)¹

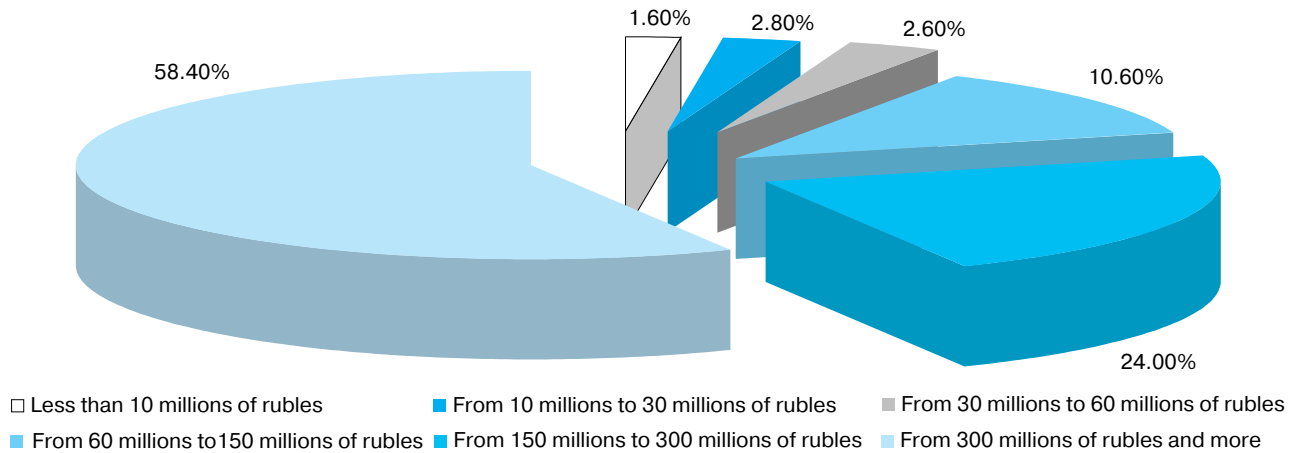


7.2. Interest Rates Dynamics in July, 2012 – July, 2013

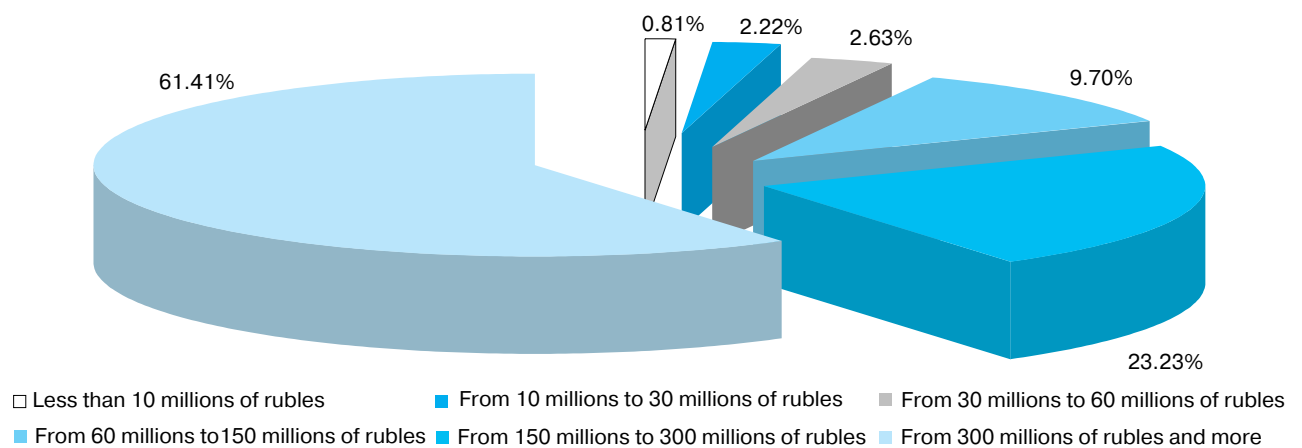


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

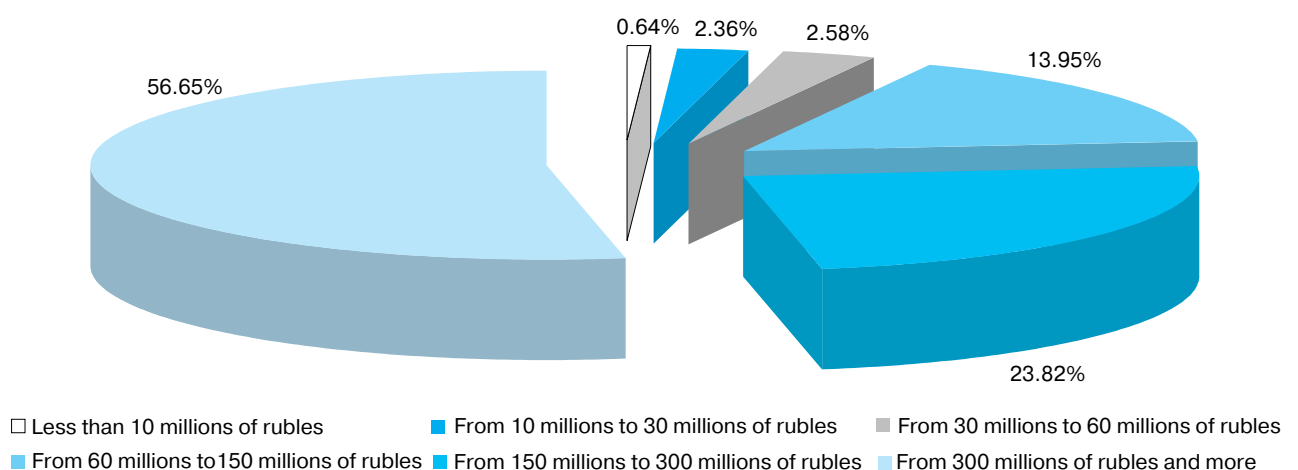
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.07.2013



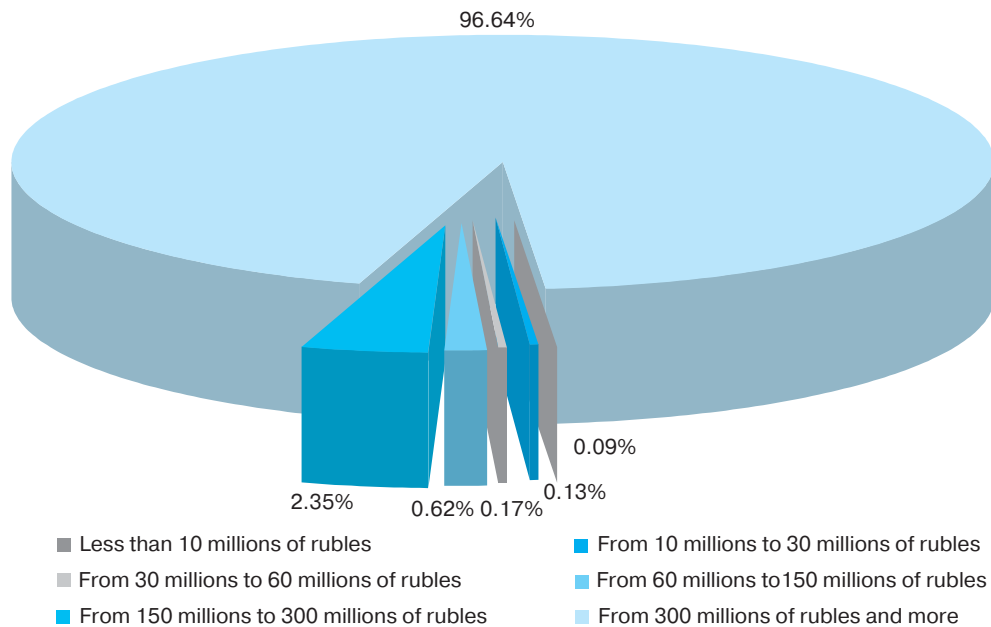
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.07.2013



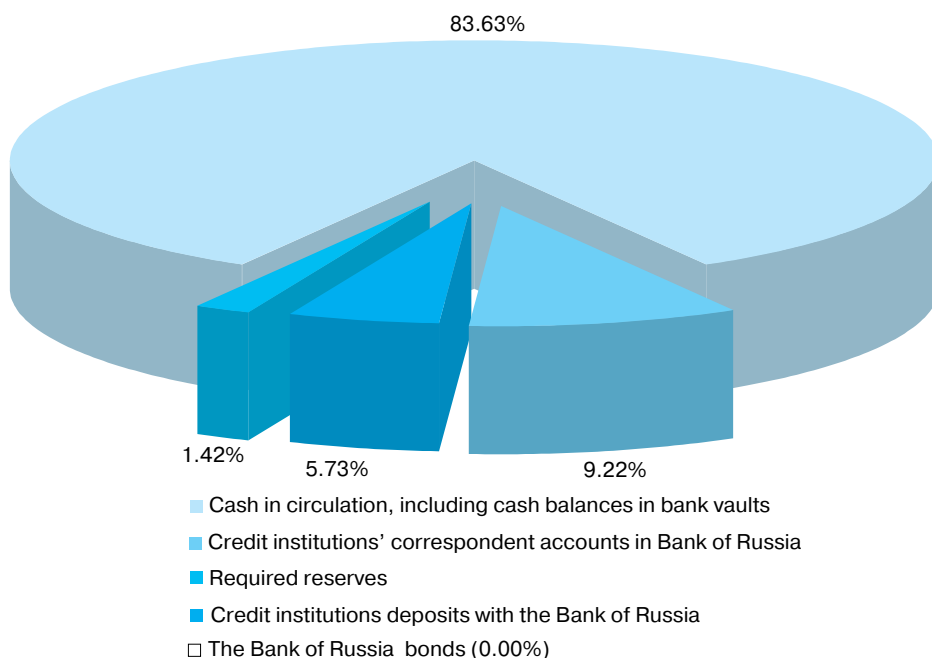
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.07.2013



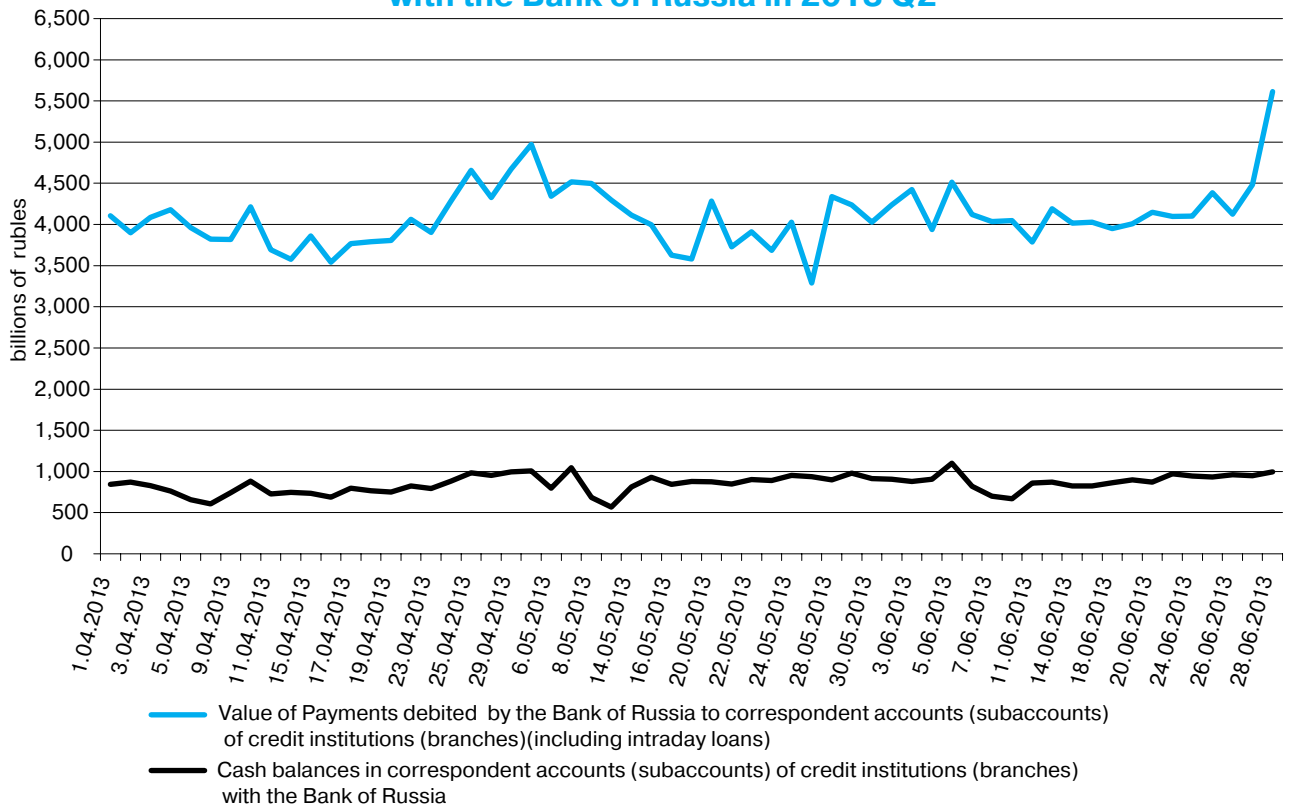
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from August 10 to September 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)



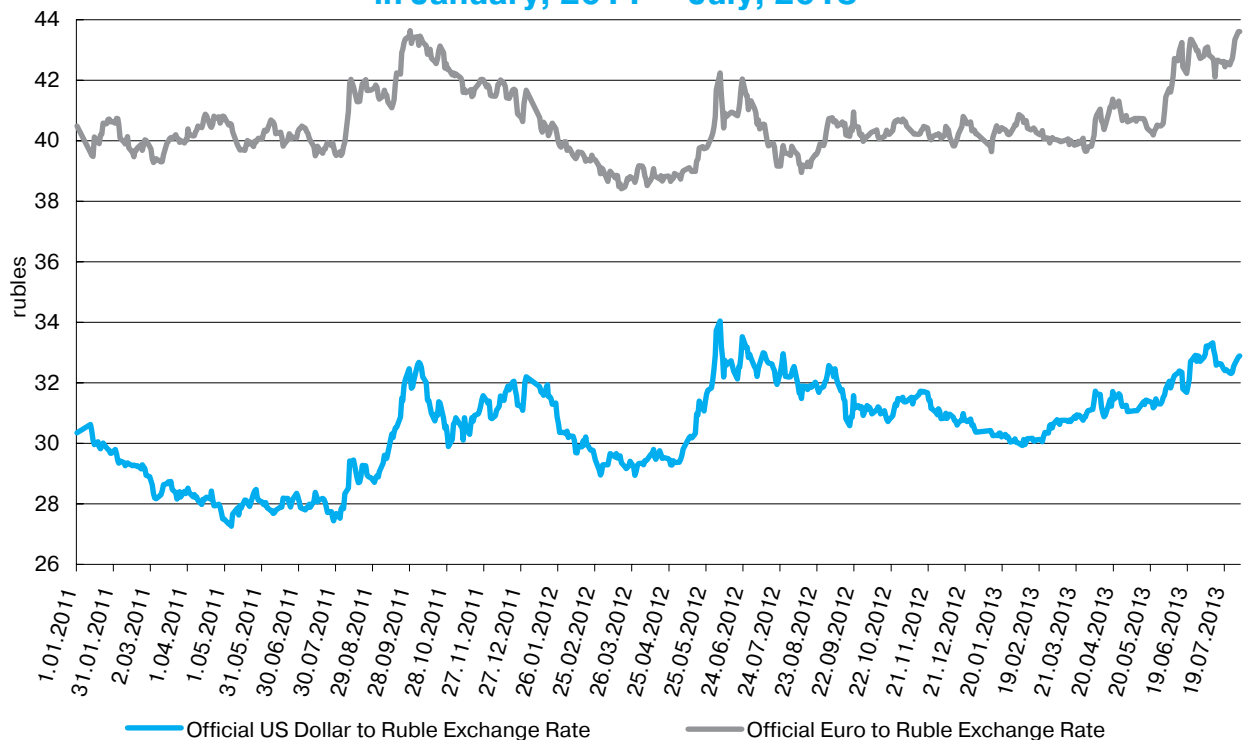
7.7. Structure of Broad Monetary Base as of 31.07.2013



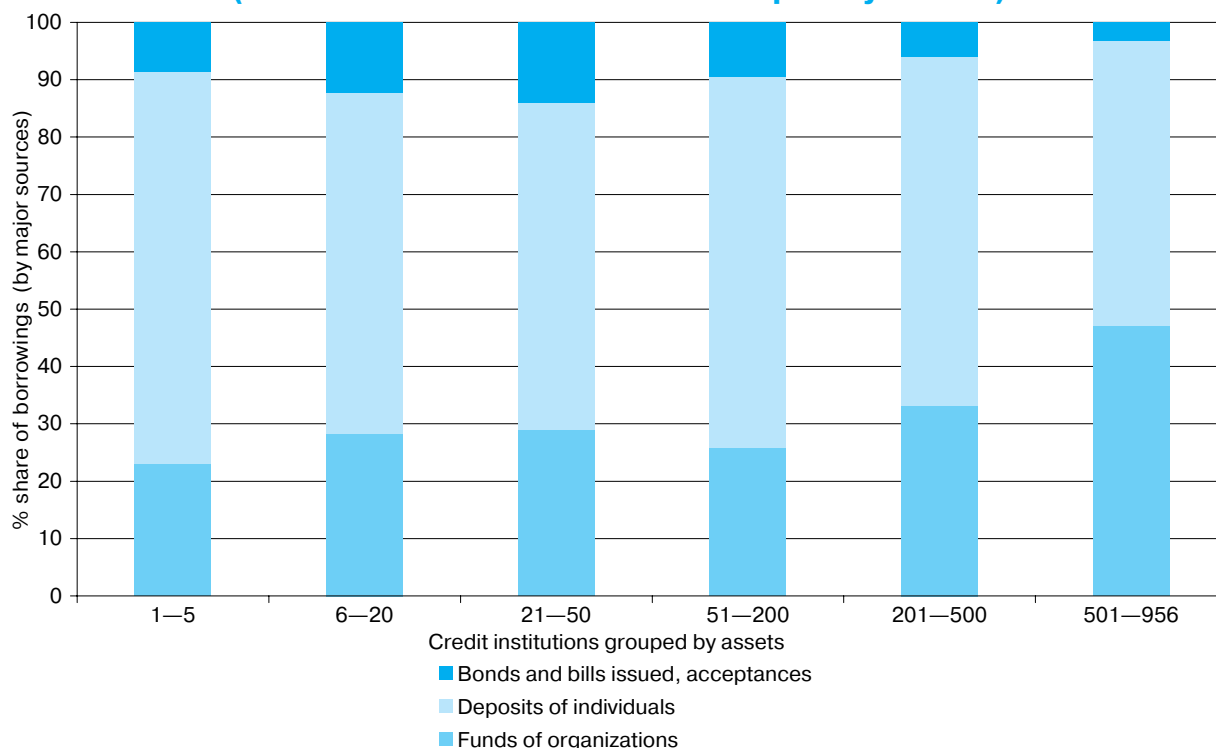
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2013 Q2



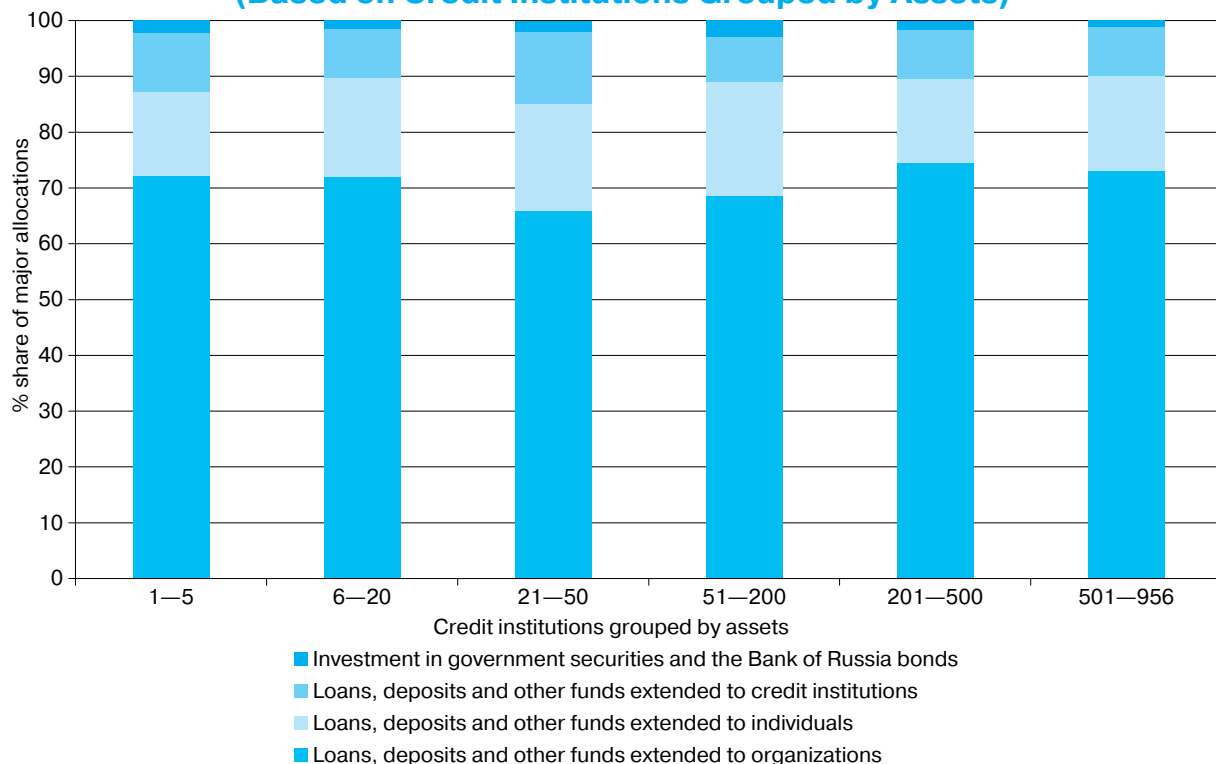
7.9. Official Ruble Exchange Rate Dynamics in January, 2011 – July, 2013



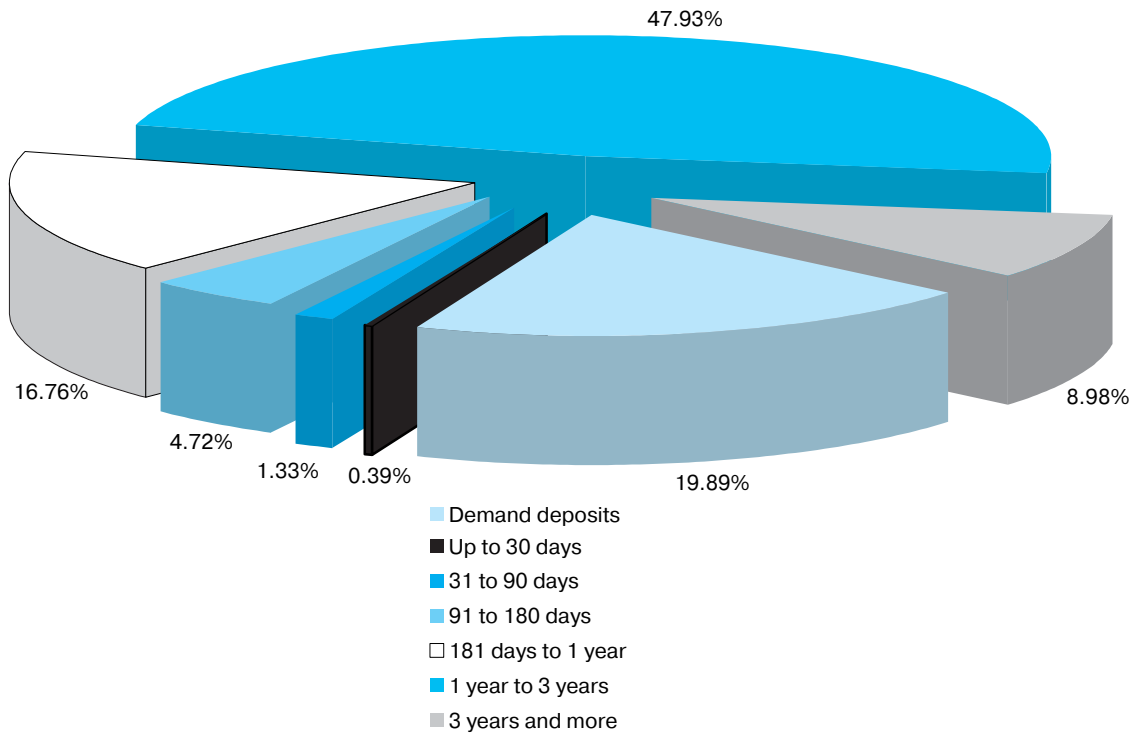
7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 30.06.2013 (Based on Credit Institutions Grouped by Assets)



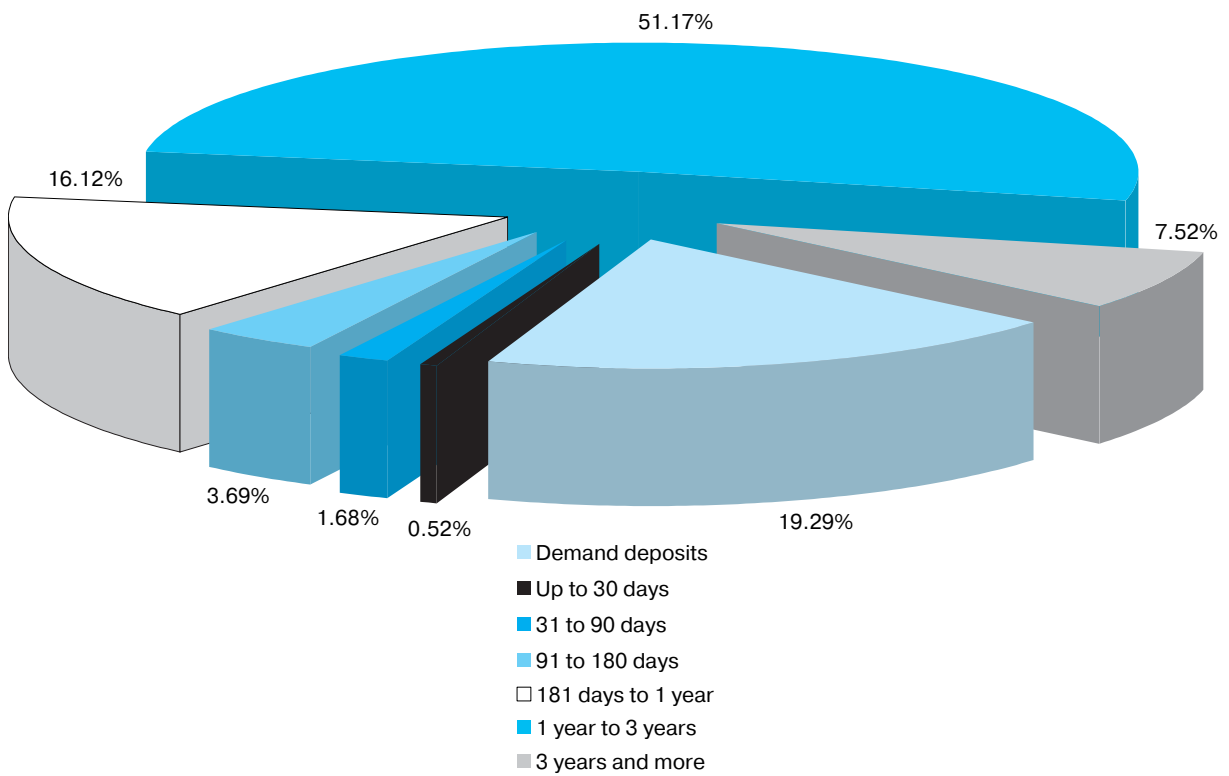
7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 30.06.2013 (Based on Credit Institutions Grouped by Assets)



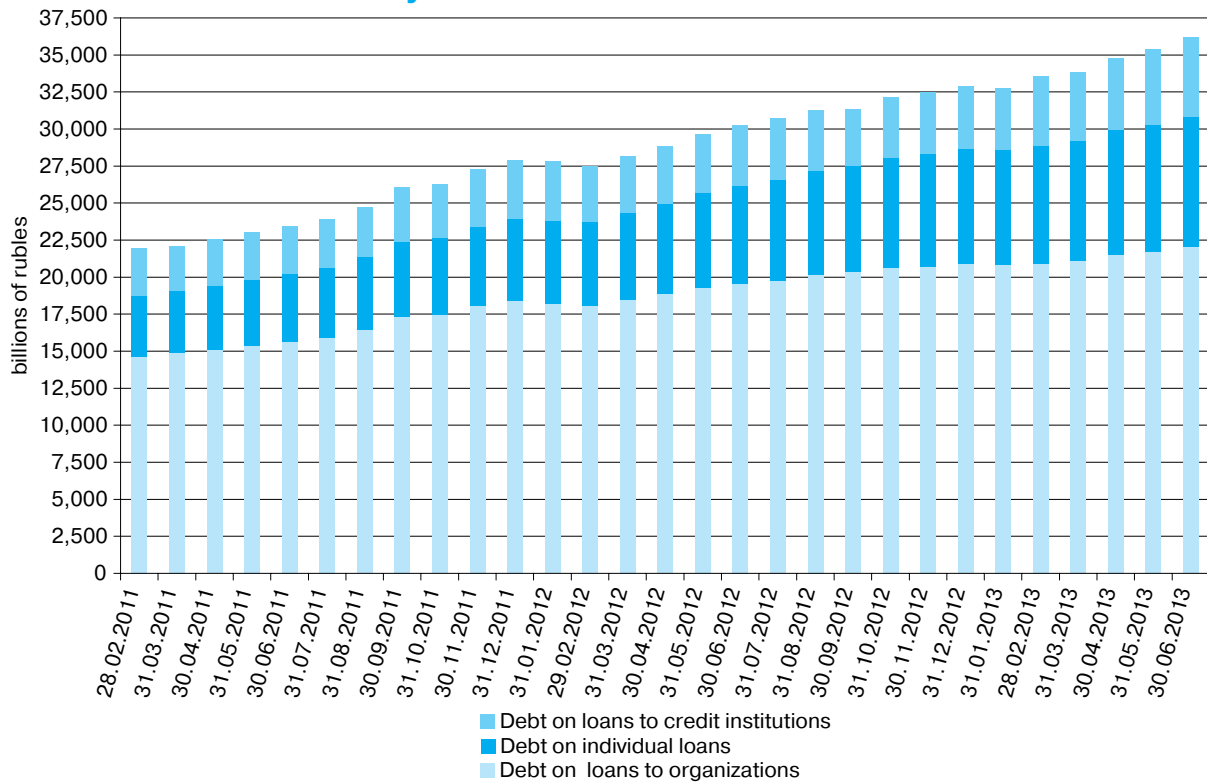
7.12. Structure of Individual Deposits Denominated in Rubles as of 30.06.2012



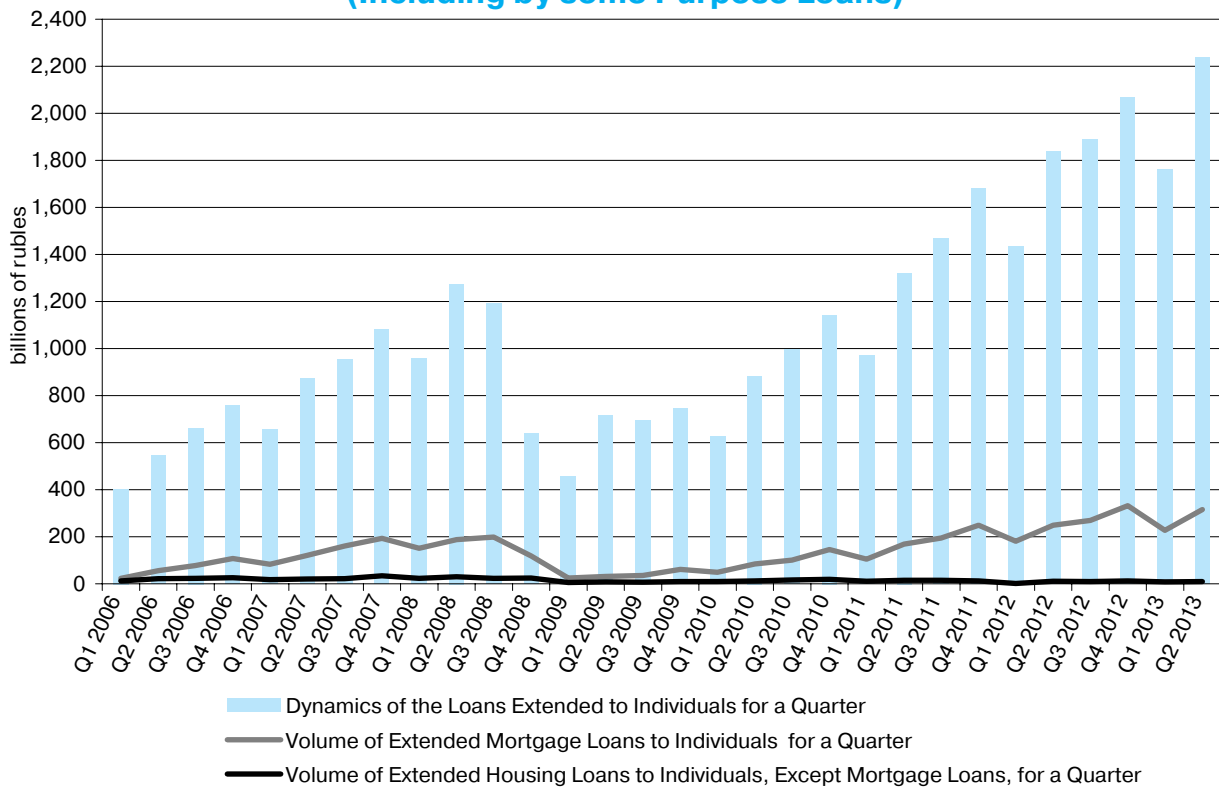
as of 30.06.2013



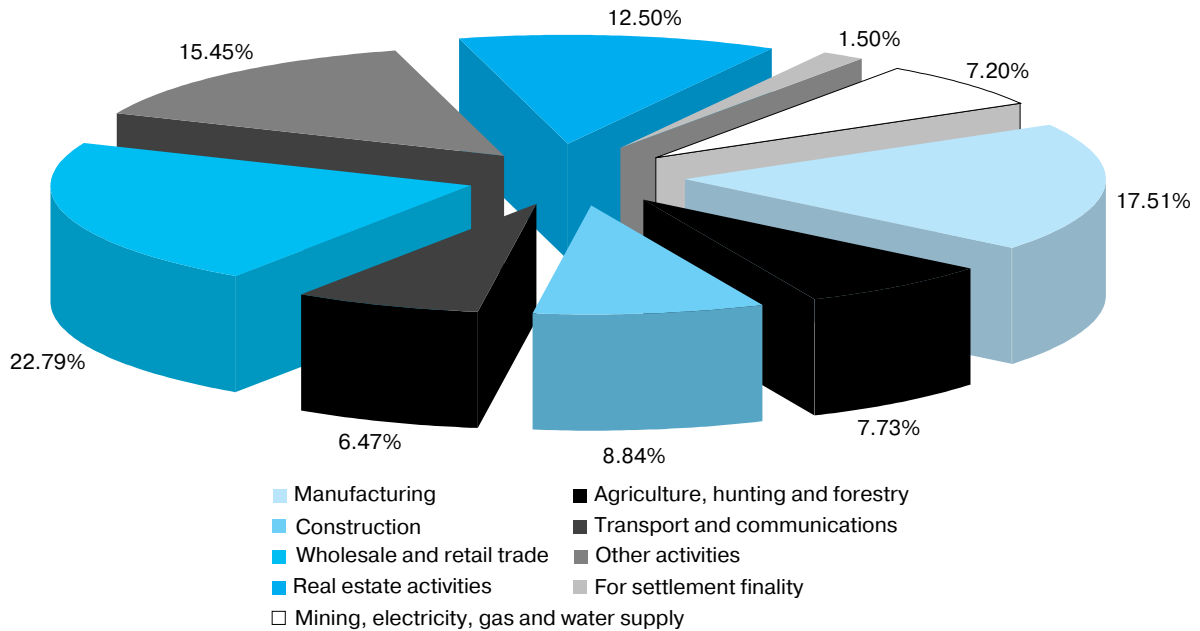
7.13. Dynamics of Debt on Loans Extended



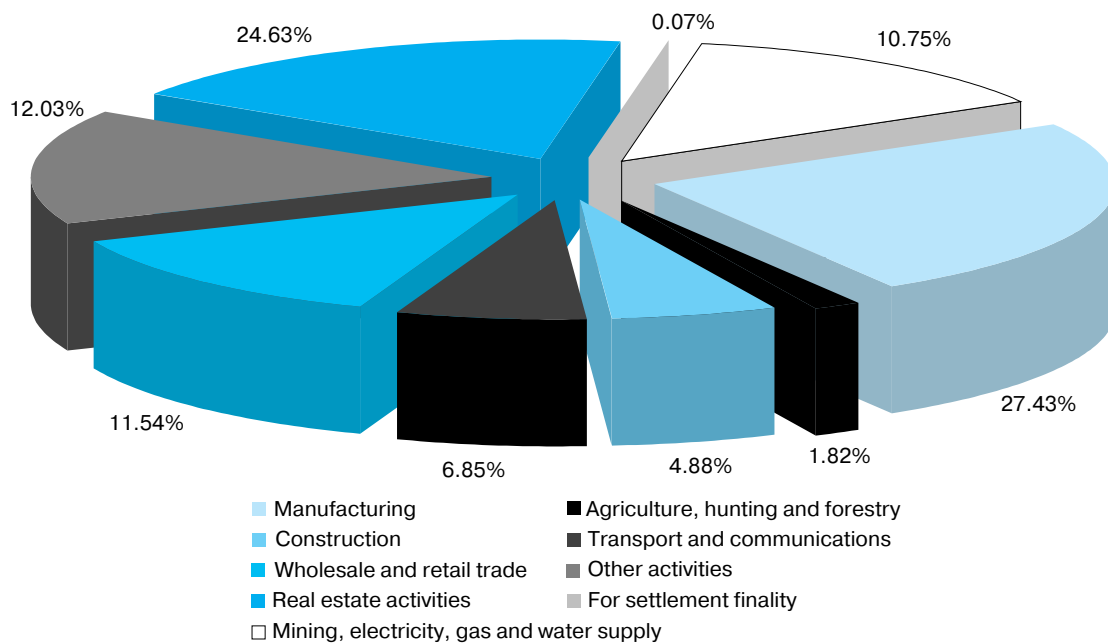
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



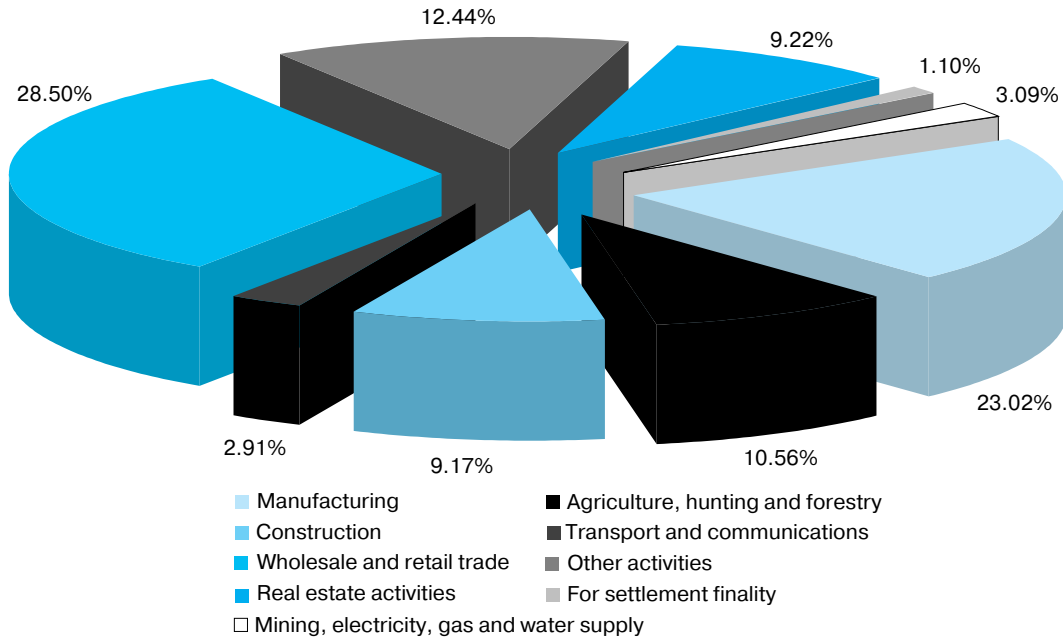
**7.15. Structure of Ruble - Denominated Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 30.06.2013**



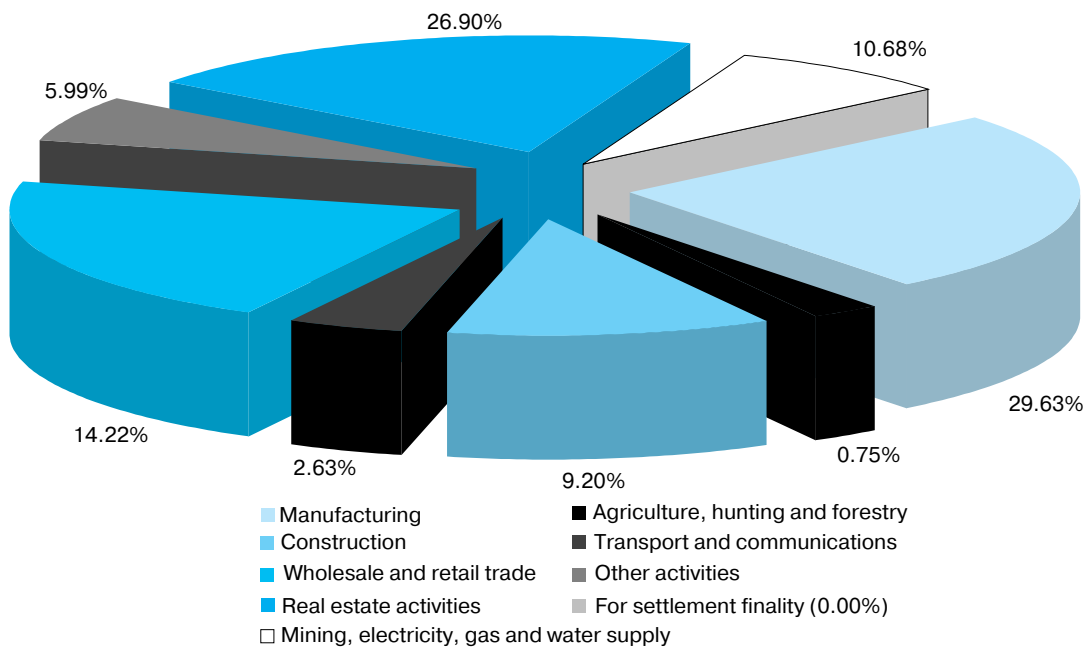
**7.16. Structure of Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 30.06.2013**



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2013



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2013



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Macroeconomic Indicators

General Provisions

The “Macroeconomic Indicators” table contains major (indicative) indicators characterizing the country’s macroeconomic situation.

Individual Indicators Highlights

Gross domestic product (GDP) at market prices — end result of resident producers’ economic operations for the reporting period.

GDP can be calculated on the basis of three methods: production method, end use method, and income distribution method.

The table presents GDP calculated by the *production method* as a difference between overall output of goods and services across the country on the one hand, and intermediate consumption on the other, or as a sum total of values added that are created by the economy.

Depending on the research area, GDP can also be calculated by the *end use method* as a sum total of costs across all economic sectors for final consumption, gross capital formation, and net export. The framework for SNA calculations implies the use of the *income distribution method* for compiling GDP which reflects primary income received by units directly involved in production, as well as by general government (spending units) and nonprofit organizations serving households.

Pursuant to Procedures for developing and submitting data on gross domestic product (approved on October 19, 1998), since October 1998 GDP has been calculated by the Federal State Statistics Service annually and quarterly.

Collecting more reliable data and applying new information sources can entail updates of GDP’s current statistical estimates.

GDP estimates and final results of its calculations are released by the Federal State Statistics Service in its regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, as well as other publications and in the IMF statistical publication “International Financial Statistics”.

For more details on the compilation of the “Gross Domestic Product” indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

Real volume of GDP percentage against the previous year’s relevant period is calculated by the Federal State Statistics Service in comparable prices for the previous year.

Production and Services Index of the key types of economic activity as % of previous year’s relevant period — Since October 1998, the Federal State Statistics Service has been monthly computing Production and Services Index of the key types of economic activity as a percentage of corresponding period of previous year to reflect the basic economic trends using the data on the dynamics of the volume of agricultural produce, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

Consumer price index (CPI) — one of the most important inflation indicators. The CPI reflects a change of the overall level of prices of goods and services purchased by households for nonproduction use. This index is calculated by the Federal State Statistics Service as a ratio of the cost for a fixed set of goods and services in the current period to its cost in the previous (base) period.

CPI monthly data is released in the Federal State Statistics Service’s regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, other publications by the Federal State Statistics Service, as well as in the IMF “International Financial Statistics”.

For more details on compiling this indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

Table 1.2
Selected Budget Indicators

General Provisions

The table “Selected Budget Indicators” contains data on revenues and expenditures of Russia’s consolidated budget and the budgets of government extra-budgetary funds in billion rubles and reflects the structure of the Russian Federation’s consolidated budget and the budgets of government extra-budgetary funds broken down into revenues and expenditures of the federal budget, consolidated budgets of constituent members of the Russian Federation (on a cash basis), the budgets of government extra-budgetary funds and the budgets of regional government extra-budgetary funds.

Individual Indicators Highlights

Budget — a form of receipt and usage of funds intended to finance the goals and tasks of federal and local government bodies.

Consolidated budget — an aggregation of budgets of Russia’s budget system in the respective regions (excluding the budgets of government extra-budgetary funds) net of transfer payments between these budgets.

Budget revenues — proceeds received by the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget expenditures — funds paid from the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget deficit/surplus — excess of budget expenditures over budget revenues/budget revenues over budget expenditures.

Data in the table are provided monthly by the Federal Treasury.

For more detailed information on the federal budget deficit/surplus, see the table “Sources of Federal Budget Deficit Funding”.

Table 1.3
Sources of Federal Budget Deficit Funding

General Provisions

The table “Sources of Federal Budget Deficit Funding” reflects the amounts and structure of the sources of federal budget deficit funding on a cash basis.

The table presents internal and external sources of funding the federal budget deficit. The sources of the internal financing are presented as follows: the ruble-denominated federal government securities (placement-redemption), government reserves of precious metals and gemstones (revenues-expenditures), the change in the balances of budget funds (increase-decrease), including the balances of the Russian Government’s Reserve Fund and the National Wealth Fund. The sources of external financing represent foreign currency-denominated federal government securities (placement-redemption) and foreign government loans and loans from international financial organisations and other international entities and foreign legal entities (borrowing-repayment). The aggregation is based on the budget classification of the Russian Federation applied in compliance with the Budget Code of the Russian Federation and endorsed by the Russian Federation Ministry of Finance Order No. 171n, dated December 21, 2012, “On the Approval of the Instructions on the Procedure for Using the Budget Classification of the Russian Federation for 2013 and for the scheduled period 2014 and 2015”.

Data in the table are provided monthly by the Federal Treasury.

Table 1.4

The Russian Federation Balance of Payments

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents¹ within a reporting period.

The table "Russian Federation Balance of Payments" is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's macroeconomic policies, namely, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous fifth edition of the *Manual (BPM5)*. *BPM6* deepens the harmonization of the IMF's external sector statistics' recommendations with the update of the *System of National Accounts*, and the international standards in the area of direct investment statistics and other macroeconomic statistics.

The main changes in the accounts of the balance of payments include the following: within *balance on trade in goods — goods for and after processing* are excluded and *net exports of goods under merchanting* are included; within *balance on trade in services — manufacturing services on physical imports owned by the others and financial intermediation services indirectly measured (FISIM)* items are added; within *balance on income — rent* is included; within *capital account — migrants' transfers* are excluded. *Balance on income* and *balance on current transfers* have been respectively renamed as *primary income* and *secondary income* accounts, *monetary authorities* sector — as *central bank*.

Calculations of some of the balance of payments items and data aggregations have been adjusted in many other instances to reflect the improved methodology and reclassification of certain components in accordance with *BPM6*.

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the Bank of Russia from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, credit institutions, custodians, non-financial corporations as well as the Bank of Russia's expert estimates.

A specific list of reporting forms and other background materials are available on the Bank of Russia's Internet website. They are also published in special issues of the Bank of Russia's weekly edition of the *Bank of Russia Bulletin*, which contain besides more detailed data on the balance of payments for the reporting period, and metadata (e.g., see the *Bank of Russia Bulletin* No. 8—9 (1404—1405). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the Bank of Russia's Internet website contains an analogous set of data on balance of payments.

The table "Russian Federation Balance of Payments" is an analytical presentation of the balance of payments. In contrast to the neutral presentation, which has the structure that meets international standards, an analytical presentation makes it pos-

sible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by the sectors helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the Bank of Russia's Internet website and published (i) in the weekly print edition of the *Bank of Russia Bulletin*, (ii) in the mass media ("Rossiyskaya Gazeta", etc.), and (iii) in the IMF's "International Financial Statistics" and "Balance of Payments Statistics Yearbook".

Individual Indicators Highlights

1. Current account includes transactions in goods and services, primary income and secondary income.

1.1. Goods. Recorded under this item is the value of the goods, of which ownership was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the Federal Customs Service, the item involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods undeclared and/or inadequately declared when imported by legal entities; (iv) goods exported/imported by individuals for subsequent sale; (v) other goods, (vi) net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

Exports and imports of goods are given in terms of f.o.b. values (the f.o.b. value is a delivery term, which implies that the value of the goods includes the transaction value as well as the value of delivery and loading on board the carrier at the border of an exporting country).

1.2. Services include services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transport, travel and others services including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

1.3. Primary income captures returns for the provision of labor and financial assets to nonresidents and renting of natural resources and vice versa.

The item "**Compensation of employees**" shows employee compensation earned by residents working abroad, and compensation earned by nonresidents employed in the Russian economy.

Recorded under the item "**Investment income**" is income derived from a resident's ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

¹ **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

Residents of a country incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

Institutional unit is an economic unit, which can own assets, assume liabilities, implement entire spectrum of economic transactions from its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The economic territory of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

“Rent” covers income receivable for the use of land and putting natural resources at the disposal of nonresidents and vice versa.

1.4. Secondary income shows current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's (e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

2. Capital account is comprised of capital transfers and acquisition or disposal of non-produced, nonfinancial assets.

2.1. Capital transfers result in changes in volume of recipient and donor's assets and liabilities (e.g., provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction.

2.2. Acquisition or disposal of non-produced, non-financial assets comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

3. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, central bank, banks, general government and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears of general government are not shown separately but are added to the respective instruments (loans, debt securities). Other sectors' data includes financial derivatives starting the fourth quarter of 2009. Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's accounts abroad (since the first quarter of 2010), purpose of which is transferring of money abroad.

3.1. Direct investment is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

3.2. Portfolio investment includes, in addition to equity capital, negotiable debt instruments in the form of bonds and notes. Excluded are the aforementioned instruments included under direct investment and reserve assets.

3.3. Financial derivatives. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial

risks can, in their own right, be traded in financial markets. They involve transactions such as options and forward contracts.

3.4. Other investment. Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

4. Net errors and omissions. Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

5. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the Bank of Russia and the General Government.

Comprehensive description of international reserve assets is given in the methodological comments to the table 1.13.

Table 1.5

**Net Inflows/Outflows of Capital by Private Sector
(Based on the Balance of Payments, Flows Data)**

General Provisions

The table “Net Exports/Imports of Capital by Private Sector” reports the value of an inflow (+)/outflow (—) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the CBR's Internet website.

Individual Indicators Highlights

Net inflows/outflows of capital by the private sector for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net inflows/outflows of capital by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as of an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net inflows/outflows of capital by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of “net errors and omissions” item of the balance of payments.

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item “Indebtedness on supplies according to intergovernmental agreements” is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.6

External Debt of the Russian Federation

General Provisions

On the whole, this section reproduces the contents of the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Central bank, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators “General government”, “Central bank”, “Banks” and “Other sectors” complies with that given in the commentary for the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Table 1.7
External Debt of the Russian Federation
in Domestic and Foreign Currencies

General Provisions

On the whole, this section reproduces the contents of the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators “General government”, “Central bank”, “Banks” and “Other sectors” complies with that given in the commentary for the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Table 1.8
External Debt of the Russian Federation
by Maturity and by Financial Instruments

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2003)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to non-residents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and non-residents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

- General government;
- Central bank;
- Banks (excluding debt liabilities to direct investors and to direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises);

- Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia’s external debt is available on the website of the Bank of Russia (www.cbr.ru), and is published in the mass media, i.e. *Rossiiskaya Gazeta* newspaper and *the Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR’s dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government including those issued in 1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

Former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities include liabilities on current transactions of the Ministry of Finance, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

Central bank. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance (liabilities to the IMF in form of loans granted to the Ministry of Finance were redeemed in Q2 2005; liabilities on SDR allocations are reflected on the Bank of Russia’s balance since Q1 2011).

Loans. Contains external liabilities of the Bank of Russia on direct repos.

Currency and deposits consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia’s estimate of the outstanding amount of national currency owned by nonresidents (description of the methodology of this estimate is available in *the Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities are liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within “Other sectors”) and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the VEB within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

Debt securities. Includes indebtedness of banks to non-residents on their own issues of debt securities.

Loans. Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

Current accounts and deposits item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

Other liabilities. Contains other accounts payable to non-residents.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Covers foreign liabilities of other sectors.

Loans. Contains short-term and long-term loans along with direct repos and financial leases.

Debt securities. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

Trade credits. Consists of accounts payable to nonresidents for transactions in goods and services.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, and liabilities of insurance companies.

Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises. Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

Table 1.9

**International Investment Position of Russia
for 2001–2011: External Assets and Liabilities
at End of Period**

Table 1.10

**International Investment Position
of the Russian Federation for 2012**

General Provisions

International investment position (IIP) is a statistical statement that shows the value and composition of an economy's stock of external assets and liabilities at the beginning and at the end of a reporting period, as well as all changes that have occurred within the reporting period as a result of transactions, valuation changes, and other adjustments.

The IIP for Russia covers information for the Bank of Russia, deposit-taking corporations, General government (including data on government external assets and liabilities reported by Vnesheconombank), and other sectors.

The following data sources are used for Russia's IIP compilation: report forms of the Bank of Russia, data obtained from: Russia's Ministry of Finance, Federal Service for Property Management, Federal Customs Service, information from international financial organizations, local governments, credit institutions, Vnesheconombank, other financial corporations, non-financial corporations as well as the Bank of Russia's expert estimates.

Methodology for compilation of the IIP components is based on the sixth Edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, 2009.

As interdependency of the world economy increases, the information derived from the IIP of Russia plays an important role in the design and development of both foreign and domestic economic policies. The economy's net international investment position (representing the difference between its foreign financial claims and foreign liabilities) allows to determine the status of Russia's external economic relations with other economies at a certain point in time. Depending on whether the international investment position is positive or negative, the country is respec-

tively, either a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Information provided in sections "Assets" and "Liabilities", in addition to enabling an assessment of the value of Russia's external claims and liabilities, also allows to analyze the composition thereof.

The international investment position of the Russian Federation is annually published in the Bank of Russia's weekly publication the *Bank of Russia Bulletin*, and is also available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a certain date (which, if netted, result in the net international investment position) are the major classification groupings presented in **the left column of the table**.

Assets and liabilities, in turn, are classified by:

- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
- sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (1) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (2) *other financial corporations*);
- maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

Upper row of the table characterizes the stock of foreign assets/liabilities of Russia's residents at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes arising from transactions reflect only those net changes in the foreign assets/liabilities, which have occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of Russia. *Changes due to revaluation* consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. *Other changes* include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

Methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, definitions of individual indicators are the same as those set forth in the comment to Table 1.4 "Balance of Payments of the Russian Federation".

Valuation of indicators

External assets and liabilities are measured mainly at market (fair) values, except for positions in trade credit and advances and loans related to General governments, which are recorded at book values that are higher than their market values; following negotiations between borrowers and their Paris Club creditors the amounts of specified claims are discounted.

Data on portfolio investment (including government securities) are presented at market values.

Trade credit and advances of other sectors include net balances on accounts receivable and payable with nonresidents related to exports and imports of goods. In the column "Other changes" of the line it is shown an accumulated debt write-off for the period preceding three last years.

Column "Other adjustments" includes, inter alia, assets and liabilities of credit institutions, whose licenses to conduct banking transactions were cancelled within the reporting period.

Table 1.11
International Investment Position
of the Banking Sector of the Russian Federation

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia (CBR), is comprised of data on banks, including Vnesheconombank (VEB).

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized banks and VEB. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period, (ii) composition of the foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning and at the end of the reporting period, and (ii) composition of those liabilities. Besides, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the Bank of Russia's weekly publication the *Bank of Russia Bulletin* and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is available in the comment to table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.12
The Russian Federation Merchandise Trade
(Based on the Balance of Payments Methodology)

Beginning with 2012 the Russian Federation's merchandise trade data are compiled on the basis of the methodology set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, BPM6 maintains the overall framework of the methodology of the previous (fifth) edition of the Manual (BPM5).

General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The data are presented in millions of U.S. dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on: (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation;
- data from credit institutions' reports;
- reporting data by the major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in the Bank of Russia's weekly publication the *Bank of Russia Bulletin*, and are available on the Bank of Russia's website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods exported by individuals for the subsequent selling, and other goods, net exports of goods under merchandising.

Goods for and after processing are excluded from the Federal Customs Service data.

Imports of Goods (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Goods for and after processing are excluded from the Federal Customs Service data.

Trade balance is defined as the difference between exports and imports of goods.

Table 1.13
International Reserves of the Russian Federation

General Provisions

A country's international reserves are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

The international reserves of the Russian Federation are highly liquid external assets that are readily available to the Bank of Russia and the Government of the Russian Federation.

Data are compiled on the basis of definitions contained in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF's *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

Transactions are recorded as of the value date with interest accrued.

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold reference prices set by the Bank of Russia and effective on the reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bulletin of Banking Statistics* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes foreign currency; balances on nostro corresponding accounts including unallocated gold accounts; deposits with the initial maturity of up to 1 year including gold deposits, with foreign central banks, the Bank for International Settlements (BIS) and nonresident deposit-taking corporations; debt securities issued by nonresidents; loans extended under reverse repo agreements, and other financial claims on nonresidents with the initial maturity of up to 1 year.

Securities received as collateral under reverse repos or under securities' lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities' lending transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

Foreign exchange-denominated claims of the Bank of Russia and the Government of the Russian Federation on residents are not included in the international reserves of the Russian Federation.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members; included are balances of SDR holdings on the account of the Russian Federation in the Fund's SDR Department.

Reserve position in the IMF is the sum of the reserve tranche position (representing foreign exchange component of the quota of the Russian Federation in the Fund) and the country's

claims on the IMF arising from lending under the New Arrangements to Borrow.

Monetary gold is defined as standard gold bars and coins with a purity of at least 995/1,000 held by the Bank of Russia and the Government of the Russian Federation. It comprises gold in vault, en route and in allocated accounts, including those that are held abroad.

Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

The actual amount of the international reserves in months of imports is calculated as the ratio of the amount of the international reserves of the Russian Federation at the end of the reporting quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period II—IVQ 2009 — IQ 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

Table 1.14
International Reserves and Foreign Currency Liquidity — Russia

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the CBR, operational reports of the CBR and Minfin of Russia.

Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and Minfin of Russia that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Minfin of Russia as a result of exercising contingent assets

and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey are compiled in accordance with the international statistical standards on macro-economic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors. This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents. The Central Bank Survey, Credit Institutions Survey and Banking System Survey are published by the Bank of Russia on a monthly basis while the Insurance Companies and Private Pension Funds Subsector Survey and Financial Sector Survey are published quarterly.

Table 1.15
Central Bank Survey

General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Minfin's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

Individual Indicators Highlights

Net foreign assets — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

Liabilities to nonresidents include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

Net claims on general government include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of

the RF constituent entities and local authorities less the Bank of Russia's liabilities to the general government.

Claims on general government are presented across *securities* (issued by the Russian Federation government and acquired by the Bank of Russia) and *other claims* (other Bank of Russia's accounts receivable due from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the RF constituent entities and local authorities, deposits and other liabilities to the RF government, fiscal authorities in the RF constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the RF constituent entities and local authorities) and other liabilities (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

Claims on other sectors include the Bank of Russia's claims on other financial institutions², public nonfinancial organizations and other nonfinancial institutions³.

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

Monetary base includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table "Monetary Base (Broad Definition)").

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across *deposits* (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and *securities other than shares* (the Bank of Russia bonds in the portfolios of credit institutions (at market value)).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

Shares and other equity include the authorized and supplementary capital, the reserves and other funds of the Bank of Russia.

Other items (net) comprise assets and liabilities, which are not included in the above mentioned aggregates.

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset

¹ Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Insurance Companies and Private Pension Funds Subsector Survey", "Financial Sector Survey" correspond to similar definitions in the balance of payments statistics — see comments on the "Balance of Payments" table.

² Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, the public corporation "Deposit Insurance Agency".

³ Hereinafter nonfinancial organizations are the ones engaged in production and selling goods and services and not related to the financial sector.

depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.16
Credit Institutions Survey

General Provisions

The sources of information for compiling the "Credit Institutions Survey" table are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: *foreign currency* — cash in foreign currency in credit institutions' vaults; *deposits* — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; *securities other than shares* — debt securities and bills issued by foreign governments, banks and other nonresidents; *credit and loans* — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); *other claims* — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by credit institutions with nonresidents and present across the following financial instruments: *deposits* — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; *securities other than shares* — nonresident investments in Russian credit institutions debt securities; *credit and loans* — funds attracted as REPO and other funds from non-banks — nonresidents (till December 2011 — also included loans from nonresident banks); *other liabilities* — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

Claims on the central bank are presented across the following financial instruments: *cash* — cash in national currency in credit institutions' vaults; *deposits* — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); *securities other than shares* — credit institutions' investments in the Bank of Russia bonds (valued at market price).

Net claims on general government include the credit institutions' claims on the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

Claims on general government are presented across the following financial instruments: *securities* — the RF government securities, RF constituent entities and the local authorities securities held in the Bank of Russia portfolio; *other claims* — credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: *deposits* — deposits and other funds attracted from the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the RF constituent entities and local authorities; *other liabilities* — credit institutions' other accounts payable to the budget.

Claims on other sectors include credit institutions' claims on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

Claims on households comprise credits (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

Liabilities to central bank include credit institutions' debt on credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

Deposits included in broad money comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by the level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

Transferable deposits include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including bank card payment accounts) opened with operating credit institutions in national currency.

Other deposits include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by the institutional sectors. Transferable and other **deposits** include ones of **other financial institutions**, ones of **public nonfinancial organizations**, ones of **other nonfinancial organizations** and **households'** ones.

Deposits excluded from broad money — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g.: clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions and

representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

Shares and other equity are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign currency, current year financial results and profits and losses of previous years.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates, and consolidation adjustment.

Other liabilities comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

Other assets include fixed assets, capital and other administrative expenses, gold and other precious metals reserves and deferrals.

Consolidation adjustment represents the differences in credit institutions' mutual liabilities and mutual claims.

Table 1.17
Banking System Survey

General Provisions

The "Banking System Survey" presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Minfin's data on international reserves are the sources of information used to compile the "Banking System Survey".

Individual Indicators Highlights

Net foreign assets comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include foreign assets of monetary authorities and credit institutions.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

Net claims on general government represent the banking system's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

Claims on general government include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

Liabilities to general government include funds of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds.

Claims on other sectors include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds transferred by the banking system to other financial institutions,

credits extended to these institutions, and the banking system's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

Claims on households comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households**.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates and consolidation adjustment.

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey."

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.18
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the

¹ Equivalent to the indicator "Broad money".

economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents). In addition to being published in the Bulletin of Banking Statistics, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

Individual Indicators Highlights

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator “Currency outside banking system” in the table “Banking System Survey”).

M1 monetary aggregate is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households in rubles.

Money supply (M2) is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

Transferable deposits include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Other deposits include time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Unlike the indicator “Broad money liabilities” in the table “Banking System Survey”, non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

Table 1.19
Monetary Base (Broad Definition)

General Provisions

Table “Monetary Base (Broad Definition)” presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called “high-powered money”.

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions’ correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions’ investments in the Bank of Russia bonds (market value). The Monetary Base (the table “Central Bank Survey”) is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bulletin of Banking Statistics*, data on the volume, structure and dynamics of the monetary base (broad definition) can be found in the Bank of Russia home page on the Internet.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Cash in circulation, including cash balances in bank vaults, is calculated as a sum of Cash (see table “Money Supply (National Definition)”) and cash balances in bank vaults, excluding cash in the Bank of Russia establishments’ cash vaults as well as coins made of precious metals in circulation.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances in the currency of the Russian Federation, including averaged amount of the required reserves (see also comments on tables 2.3—2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on tables 2.3—2.5).

Table 1.20
Insurance Companies and Private Pension Funds
Subsector Survey

General Provisions

Insurance Companies and Private Pension Funds Subsector Survey is compiled according to the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) and contains data which illustrate the relations between insurance companies and private pension funds and other sectors of the economy and nonresidents. The source of information is the data of federal statistical forms No. 1-FS (SK) “Insurance Company Borrowings and Investments” and No. 1-FS (NPF) “Private Pension Fund Financial Operations” quarterly reported by insurance companies and private pension funds to the Bank of Russia.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by insurance companies and private pension funds with nonresidents.

Claims on nonresidents — all transactions in assets made by insurance companies and private pension funds with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies and private pension funds in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies and private pension funds with nonresidents: *credits and loans* — credits and loans received by insurance companies and private pension funds from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies and private pension funds, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include *cash* — cash in the currency of the Russian Federation held by insurance companies and private pension funds; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of insurance companies and private pension funds on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies and private pension funds to general government.

Claims on general government include insurance companies and private pension funds' investments in the securities of the government of the Russian Federation, the RF constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the RF constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors — claims of insurance companies and private pension funds on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies and private pension funds' investments in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on nonfinancial organizations include insurance companies and private pension funds' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies and private pension funds to households.

Securities other than shares comprise bonds and bills issued by insurance companies.

Loans include credits and loans received by insurance companies and private pension funds from government of the Russian Federation, credit institutions, other financial institutions, except for insurance companies and private pension funds, from nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system. The survey gives data on *net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims*. *Net equity of households in life insurance reserves* is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies and private pension funds.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts

receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.21
Financial Sector Survey

General Provisions

"Financial Sector Survey" covers data of Banking System, Public Financial Corporations (since December 2012), Insurance Companies and Private Pension Funds and presents the result of the consolidated data between them. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations, insurance companies and private pension funds and by adding up their transactions to other resident and non-resident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, public financial corporations, insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system, public financial corporations, insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, public financial corporations, insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, public financial corporations, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, public financial corporations, insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, public financial corporations, insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, public financial corporations, insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations from the government of the Russian Federation, fiscal authorities in the RF constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, public financial corporations, insurance companies and private pension funds on other financial institutions, except for public financial corporations, insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations, insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by banking system, public financial corporations, insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, public financial corporations, credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations, insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insur-

ance companies and invested outside the banking system, public financial corporations, insurance companies and private pension funds.

Loans are the loans extended to credit institutions, public financial corporations, insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions.

Insurance technical reserves comprise total funds of public financial corporations, private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations, insurance companies and private pension funds.

Shares and other equity are the own funds of banking system institutions, public financial corporations, insurance companies and private pension funds.

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, public financial corporations, insurance companies and private pension funds.

Section 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

The CBR's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the CBR applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for CBR transactions, percentage ratios for required reserves deposited in the CBR, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of CBR operations as well as instruments and methods applied for monetary regulation of the economy.

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

Pursuant to Article 25 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), the Bank of Russia publishes its balance sheet every month.

In addition to being published in the monthly *Bulletin of Banking Statistics*, Bank of Russia financial statements are included in the Bank of Russia Annual Report.

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Since February 1, 2013 accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

Precious metals — this entry records precious metals reserves at the reference price.

Funds placed with nonresidents and securities issued by nonresidents — include CBR balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, reverse repos with nonresidents and foreign issuers' securities acquired by the CBR.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in IMF denominated in rubles, holdings of SDR and other funds of SDR on the account of the Russian Federation in IMF.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of the CBR banknotes and coins issued for circulation less (since January 1, 2012) cash in rubles in the Bank of Russia vaults and en route.

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia, funds raised through repo operations with nonresidents and the balances of accounts for federal, regional and local government budget funds, the state extra-budgetary funds and other funds of Bank of Russia customers.

Float is a float accounted for in the Bank of Russia payment system.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current-year revenues net of expenses (including that were recognized on accrual basis), liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
Refinancing Rate

General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since November 1997 (more prolonged dynamics of the refinancing rate — since January 1, 1992 — can be found on the CBR web site in the Internet).

Data on the effective refinancing rate are available on the CBR web site on the Internet on day after being fixed by the Bank of Russia's Board of Directors, are disseminated through the Reuters agency, Bloomberg Services and also published in the *weekly Bank of Russia Bulletin*.

Individual Indicators Highlights

Refinancing rate — monetary policy instrument used by the CBR to impact upon interest rates in various segments of the financial market. It is set by the Board of Directors of the CBR.

Table 2.3
Required Reserve Ratios
Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Table 2.5
Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

General Provisions

The table "Required Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the Bank of Russia Bulletin. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

Individual Indicators Highlights

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's special accounts where they are placed through non-cash transactions and/(or) in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio established by the Bank of Russia).

The scaling factor is a numerical multiplier which value is in an interval from 0 up to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

The information on the size of scaling factor is published in the Bank of Russia Bulletin.

Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the Bank of Russia Bulletin.

Credit institutions are authorized to calculate the average amount of required reserves using an averaging ratio that should not exceed the averaging ratio established by the Bank of Russia.

Table 2.6
Fixed-term Rates on the Bank of Russia
Deposit Operations

The table "Fixed-term Rates on Bank of Russia Deposit Operations" shows time series of Bank of Russia fixed deposit interest rates since 2003 (time series over a longer period — since November 1997 — are shown on the Bank of Russia website). Bank of Russia fixed interest rate deposit operations are conducted in compliance with the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central Bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" with amendments (Regulation No. 203-P).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the page "CBR" on the Bloomberg Services on daily basis.

Table 2.7
Fixed-term Rates on the Bank of Russia
Lombard Loans

General provisions

The table "Fixed-term Rates on the Bank of Russia Lombard Loans" shows time series for interest rates on the Bank of Russia

lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia website and on the CBCREDIT page of the Reuters news agency and on the page "CBR" on the Bloomberg Services on daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.8
Fixed-term Rates on the Bank of Russia Loans
Secured by Gold, Assets or Guarantees

General provisions

The table presents time series of the fixed-term rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions" (with amendments) (Regulation No. 312-P). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions" (Regulation No. 362-P).

Individual Indicators Highlights

The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

The fixed-term rate on loans secured by gold extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.9
Main Indicators of the Bank of Russia
Intraday and Overnight Loans

General provisions

The table contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on daily basis.

Intraday and overnight lending operations are carried out pursuant to the Bank of Russia's Regulations No. 236-P, No. 312-P and No. 362-P.

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans fixed at nil is based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Table 2.10

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)

General Provisions

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to the Regulations No. 236-P, No. 312-P, No. 362-P.

The table shows data on secured loans extended by the Bank of Russia including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans average weighted interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also average weighted interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also average weighted interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of the Reuters news agency website and on the page "CBR" on the Bloomberg Services.

Individual Indicators Highlights

The average weighted rate is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

General Provisions

The Bank of Russia conducts deposit operations pursuant to Article 46 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia) with the aim of regulating banking sector liquidity by taking credit institutions' funds on deposits. Deposit operations are conducted with the Russian credit institutions.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision No. 203-P, dated November 5, 2002, and also in the official information of the Bank of Russia site on the Internet, and also on pages CBDEPOS and CBDEPAUC news agency Reuters and on the page "CBR" on the Bloomberg Services.

The table "Average Weighted Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of average weighted interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Auctions" contains information on the results of deposit auctions.

Individual Indicators Highlights

"One week" is a deposit operation with a term of seven calendar days defines deposit operations as follows:

"One week" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the seventh calendar day after the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-week" is a deposit operation with a term of seven calendar days, in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the operation day, while the deposited amount is returned and interest is paid on the seventh calendar day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"One day" is a deposit operation with a term of one calendar days defines deposit operations as follows:

"Overnight" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day of transaction;

"Tom-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the working day following the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"Demand deposit" is a deposit operation in the course of which funds are entered (transferred) to the demand deposit account opened with the Bank of Russia on the operation day, while the Bank of Russia returns the demand deposit and pays interest (a part of remaining interest payable) on the working day following the day the credit institution requests the repayment of the demand deposit.

A credit institution may not request the Bank of Russia to repay the demand deposit on the day the funds are entered (transferred) to the deposit account with the Bank of Russia.

Average weighted interest rate on all maturities of auctioned deposits is an average interest rate on the deposits raised through all auctions (in the reporting period), weighted by their maturities and values.

Average weighted interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of appropriated reporting period.

Table 2.14
REPO Aggregates

General Provisions

The table "REPO Aggregates" contains information on the results of the Bank of Russia's REPO transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Average weighted rate — the REPO rate weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Average weighted duration — REPO duration weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Debt — funds provided by the Bank of Russia at the REPO auction and/or during the trading session in transactions with the unredeemed second part.

Funds provided — funds provided by the Bank of Russia at the REPO auction and/or during the trading session on reporting date.

Table 2.15
Main Characteristics of the Bank of Russia Bond (OBR) Auctions

General Provisions

The table "Main Characteristics of the Bank of Russia Bond (OBR) Auctions" contains information on the results of Bank of Russia bond auctions conducted under the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on the Securities Market and Russian Government Resolution No. 799, dated December 30, 2003, on the Specifics of the Procedure for Issuing Bank of Russia Bonds.

Individual Indicators Highlights

Term to redemption is the period of time before the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Redemption date is the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Issue number is the state registration number of the OBR issue, assigned to the issues registered before June 18, 2005, or the issue identification number, assigned to all other issues.

Average weighted rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the average weighted price of the OBR issue on sale.

Cut-off rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the cutoff price of the OBR issue on sale.

Volume of demand at market value is the total volume of competitive and noncompetitive bids made at the auction.

Average weighted issue price is the bid-weighted average price of all competitive bids met at the auction.

Issue cut-off price is the minimum OBR selling price set by the Bank of Russia upon the receipt of all bids.

Table 2.16
Main Indicators of the Bank of Russia Bond (OBR) Market

General Provisions

The table "Main Indicators of the Bank of Russia Bond (OBR) Market" contains information on the major indicators characterising the OBR secondary market.

Individual Indicators Highlights

Portfolio indicator is the average yield to OBR redemption by the Bank of Russia, weighted by the terms to redemption of the bonds sold and volume in circulation at market value.

Portfolio duration is the average term to OBR redemption (redemption on the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR redemption date), weighted by volume in circulation at market value.

Turnover ratio at par value is the ratio of the OBR turnover at par value on the secondary market to the OBR market volume at par value.

Debt is the funds obtained by the Bank of Russia by selling OBR issues through auction and/or at secondary market which have not been repurchased or redeemed by the Bank of Russia.

Table 2.17
Official Exchange Rate of US Dollar Against Ruble
Table 2.18
Official Exchange Rate of Euro Against Ruble

General Provisions

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law "On the Central Bank of Russian Federation (Bank of Russia)".

Data on official exchange rates are disseminated on the day of their setting on the official webpage of the Bank of Russia (www.cbr.ru) and published in the next issue of the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Official exchange rate of US dollar against ruble is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

Official exchange rate of euro against ruble is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 2.21
Reference Prices of Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at official US dollar/ruble rate effective on the day following the day on which book prices were fixed.

The table "Reference Prices of Precious Metals" shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of the Bank of Russia Ordinance

No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals”, cancelled since July 1, 2008, discounts for fixings equaling “average cost of delivery of each precious metal to the international market”.

The reference prices of precious metals fixed by the Bank of Russia are published in the Bank of Russia Bulletin, reported by Interfax, Prime, Reuters, Associated Press and other news agencies and available on the Bank of Russia home page on the Internet.

Section 3. Financial Markets

Subsection 3.1 Interbank Credit Market

Table 3.1.1 Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

Table 3.1.2 Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

Table 3.1.3 Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)

Table 3.1.4 Daily Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

General Provisions

These tables present the rates for attracted/offered interbank loans for various maturities (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days, 181 days to 1 year). The tables show the average monthly rates and intra-month dynamics of the interbank interest rates. Table 3.1.2 data can be used for analyzing fluctuations in posted bid rates as compared against the offered rates and actual rates settled for loans given to banks with various credit quality. In general, the data in the table are consistent with other data published in the Bulletin and can be applied to a comprehensive analysis of the financial market situation.

Data source: Form 0409701 "The foreign exchange and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

The data on interbank interest rates are published in the monthly Bank of Russia Bulletin of Banking Statistics, the weekly Bank of Russia Bulletin and are also available on the Bank of Russia's website.

Individual Indicators Highlights

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as monthly average of the daily bid/offered interbank rates.

Average Moscow Interbank Actual Credit Rate (MIACR), Average Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG) and Average Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B) are calculated as monthly average of daily MIACR/MIACR-IG/MIACR-B rates.

Moscow Interbank Bid/Offered Credit Rates are calculated for each working day and every maturity as a simple average of daily bid/offered rates of contributing credit institutions for corresponding maturities. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

For every maturity the posted bid/offered rates are calculated as a simple average by the following formula:

$$\bar{p} = \frac{\sum P_n}{N}, \text{ where}$$

\bar{p} — posted bid/offered rates (MIBID/MIBOR);

P_n — posted bid/offered rate by credit institution "n";

N — number of contributing rates of credit institutions.

Moscow Interbank Actual Credit Rates (MIACR) are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank lending transactions. **Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)** are calcu-

lated for each working day and every maturity as an average weighted of interest rates on actual interbank loans given (with appropriate correction to avoid double counting) to banks with high credit rating (from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher).

Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B) is calculated for each working day and every maturity as a weighted average of interest rates on interbank loans given (with appropriate correction to avoid double counting) to banks with speculative credit rating (from B3 to B1 on Moody's scale or from B to B+ on Fitch and Standard & Poor's scales).

Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation base of MIACR, MIACR-IG and MIACR-B rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

$$\bar{p} = \frac{\sum K_i S_i}{\sum S_i}, \text{ where}$$

\bar{p} — actual credit rate (MIACR/MIACR-IG/MIACR-B);

K_i — interest rate on interbank loan "i" during the day;

S_i — volume of interbank loan "i" during the day.

Table 3.1.5 Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

Table 3.1.6 Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

General Provisions

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation"). Tables include average daily turnover of credits (deposits) in the domestic money market and REPO operations with breakdown into the standard money market terms (tools).

Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged.

Subsection 3.2 Exchange Market

Table 3.2.1 Trades at the Unified trading session of Moscow Exchange

General Provisions

The data describes US dollar and euro against ruble trades at the Unified trading session of Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by the rules approved by the authorized body of Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Average weighted rate is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} — average weighted exchange rate;

R_i — average weighted exchange rate of trading session “i”;

V_i — trading volume of trading session “i”.

Trading volume is an aggregate trading volume during the month.

Table 3.2.2

Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

Table 3.2.3

Total Average Daily Currencies' Turnover of Forward FX Transactions on Domestic Currency Market of the Russian Federation

General Provisions

Table is based on data from credit institutions, which are the largest domestic currency market operators. The share of these credit institutions (further — the banks-respondents) in total turnover of FX transactions exceeds 99%.

Individual Indicators Highlights

Spot FX transactions currencies' turnover includes inter-bank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes inter-bank transactions with settlements effected later than the second bank business day after the transaction day.

Spot FX/Forward FX transactions currencies' turnover includes exchange and over-the-counter transactions conducted among banks-respondents (excluding double-counting), and transactions conducted by banks-respondents with other credit institutions (residents and non-residents of the Russian Federation).

Spot FX/Forward FX transactions currencies' turnover includes also FX swap transactions (only one leg).

Total currencies' turnover is the total value of the deals (excluding double-counting).

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

The table “Foreign Cash Flow Through Authorized Banks Across Russia” contains principal indicators of foreign cash circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

Individual Indicators Highlights

Total foreign currency receipts — include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

Banks' imports (entered to the cash account) to Russia — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

Purchased from resident banks¹ — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign cash purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited into personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the “other receipts” category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for inter-branch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued

¹ Terms of “residents” and “nonresidents” used for compiling tables “Foreign Cash Flow Through Authorized Banks Across Russia”, “Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks” and “Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches” are defined according to the Federal Law No. 173-FZ “On Foreign Exchange Regulation and Foreign Exchange Control”, dated December 10, 2003.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators “Purchased from individuals (residents and nonresidents) and accepted for conversion” and “Sales to individuals (residents and nonresidents) and payments as a result of conversion”.

by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in “other expenses” category, rather than this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;
- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution’s employee)¹;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities’ foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The “Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks” table shows transactions in US dollars and the Euros, which are the key currencies available at the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as the ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Average monthly rate — average rate of foreign cash sales/purchases defined as the ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through *Bulletin of Banking Statistics*, and it is also available on the CBR Internet web site.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank’s (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of the estimated average transaction.

Subsection 3.3

Main Characteristics of the Government Securities Market

The subsection “Main Characteristics of the Government Securities Market” comprises data on specific placement and redemption parameters of short-term government bond (GKO) and federal loan bond (OFZ) issues and indicators characterising GKO and OFZ secondary trading.

For details about the terms and conditions of government securities issues, circulation and redemption, see the Provision of Bank of Russia No. 219-P, dated March 25, 2003, on the Servicing and Circulation of the issues of Government securities.

The data source for all tables characterising the GKO—OFZ market is the global certificate of issue and information provided on a daily basis by the Moscow Interbank Currency Exchange (MICEX).

Data on operations with government securities are published not only in the *Bulletin of Banking Statistics*, but also in the weekly *Bank of Russia Bulletin* and in the subsection “Government Securities Market” of the section “Financial Markets” in the Bank of Russia site on the Internet.

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

General Provisions

The table “Main Highlights of Auctions for OFZ Placement” contains information on the results of the OFZ primary placement.

Individual Indicators Highlights

Date — date of the OFZ primary placement.

Bond code determines the issue put up for auction.

Demand volume — maximum volume of the issue that auction participants were ready to acquire.

Volume placed — the issue volume actually acquired by auction participants.

Cut-off price determines the bottom price level of accepted bids.

Average weighted price is the ratio of proceeds to the bond volume placed.

Official yield by the average weighted price — yield to maturity calculated by the average weighted price in accordance with the official method of yield assessment for the given type of bonds (OFZ — effective yield).

Table 3.3.2

Data on Redemption and Coupon Payments on Government Securities

General Provisions

The table “Data on Redemption and Coupon Payments on Government Securities” contains data on the expenses involved in bond redemption in the GKO—OFZ market.

Individual Indicators Highlights

Date of placement — the date of floating a security issue, which was redeemed or on which the coupon payments were effected.

Security code — a unique identifier of an issue given in accordance with the Provision.

Volume of redemption/coupon payment — the money spent on redemption/coupon payment.

Volume in circulation — the current nominal amount of securities in circulation on the payment date.

Current coupon rate — the rate of coupon income on the payment date.

Table 3.3.3
Structure of Bonded Debt
(the OFZ Part Thereof)

Table 3.3.4

Main Parameters of the OFZs Secondary Market

General Provisions

The table "Structure of Bonded Debt (the OFZ Part Thereof)" shows how the OFZ's market is structured in terms of bond maturity.

The table "Main Parameters of the OFZs Secondary Market" contains the principal indicators on OFZ's secondary trading.

These data apply to outstanding bonds only. For details about how these indicators are calculated, see the Bank of Russia site on the Internet.

Individual Indicators Highlights

Share of total volume in circulation at par — calculated as the ratio of the volume in circulation of a specific kind of securities to the volume of all outstanding bonds at face value.

Market portfolio indicator — mean effective yield on a specific kind of securities, weighted by time to redemption and volume in circulation.

Market turnover indicator — mean effective yield on a specific type of securities, weighted by time to redemption and turnover.

Turnover rate — the ratio of secondary market turnover to market volume.

Duration — the average volume-weighted period to interest payments on securities, including coupon payments.

Permanent-income federal loan bonds — federal loan bonds with a permanent coupon interest rate (these do not include investment federal loan bonds). This kind of securities differs from others in that their coupon interest rate remains unchanged throughout their life.

Fixed-income federal loan bonds — federal loan bonds with a fixed coupon interest rate. Unlike the permanent-income federal loan bonds, these bonds have coupon interest rates that change throughout their life.

Federal loan bonds with sinking funds — federal loan bonds whose nominal value is redeemed by installments. Coupon interest rate on these bonds is fixed for each coupon and coupon income is paid on the unredeemed part of nominal value.

Federal loan bonds with sinking fund and floating income are federal loan bonds, the nominal value of which is redeemed by tranches, and the coupon rate is variable and set

on the basis of official inflation indicators. The coupon income is added to the unrepaid part of the nominal value.

Table 3.3.5
Average Weighted Interest Rates
on Government Securities Market

General Provisions

The table "Average Weighted Interest Rates on Government Securities Market" reflects the OFZ interest rates depending on residual maturities. The calculation covers all marketable issues.

The information on the average weighted interest rates of the Government securities market is placed on the Bank of Russia Internet web site also.

Individual Indicators Highlights

The short-term indicator of the market portfolio — an average of effective yields on issues with residual maturities up to 90 days inclusive, weighted by residual maturities and trading volumes.

The medium-term indicator of the market portfolio — an average of effective yields on issues with residual maturities from 91 to 364 days inclusive, weighted by residual maturities and trading volumes.

The long-term indicator of the market portfolio — an average of effective yields on issues with residual maturities over 364 days, weighted by residual maturities and trading volumes.

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

Individual Indicators Highlights

The Moscow Exchange trade turnover is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

The MICEX Index and the RTS Index are capitalization-weighted composite indices calculated based on prices of the 50 most liquid stocks of the Russian issuers. Russian depositary receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

The table "Number and Structure of Credit Institutions" provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to the state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on the state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licenses".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licenses granted to credit institutions must be published by the Bank of Russia in the official Bank of Russia Bulletin at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — legal entity authorized by a special CBR permission (license) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit insti-

tutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank Russia.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia license is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking license spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licenses may be issued to an operating credit institution for expansion of its activities:

- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- license to accept individual deposits in rubles;
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;

- general license;
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general license may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law “On Banks and Banking Activities” own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license has a right to establish branches abroad after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

The Bank of Russia’s licenses to accept deposits of individuals — license to accept individual deposits in rubles and license to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a license to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with the Article 11 of the Federal Law “On Banks and Banking Activities”.

Registered authorized capital of credit institutions — aggregate value of credit institutions’ authorized capitals as registered in the State Register of Credit Institutions, i.e. after the authorized registrar has made in the single state register of legal entities an entry on the state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the CBR license.

The line “Sberbank branches” shows Russia’s Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licenses — credit institutions whose banking licenses were revoked following a decision by the CBR under the Federal Law “On the Central Bank of the Russian Federation (the Bank of Russia)”.

Following the publication of the CBR’s decision to revoke a license, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law “On Banks and Banking Activities”.

Credit institutions subject to liquidation — credit institutions subject to liquidation:

- a) without signs of bankruptcy by the decision of:
 - a general meeting of stockholders (equity holders) or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);
 - an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).

b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, “On Insolvency (Bankruptcy)” and Federal Law No. 40-FZ, dated February 25, 1999, “On Insolvency (Bankruptcy) of Credit Institutions”).

Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed) — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
 - the stockholders (equity holders) or a body that has taken the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by the decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table “Number of Credit Institutions with Nonresidents Equity” carries information on nonresidents’ participation in the authorized capital of credit institutions in the Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

When calculating indicators of the table, credit institutions with the General license were not included in the number of credit institutions licensed by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table “Credit Institutions Grouped by Registered Authorized Capital” is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized capital is broken down by intervals giving an overview of small,

medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table "Credit Institutions Grouped by the Share of Non-residents Equity" shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See the commentary to table "Number of Credit Institutions with Nonresidents Equity".

Table 4.1.5
Selected Indicators of Credit Institutions
Performance Grouped by Assets

General Provisions

The table "Selected Indicators of Credit Institutions' Performance Grouped by Assets" includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

Individual Indicators Highlights

Number of branches throughout the Russian Federation territory — branches of credit institutions recorded in the State Register of Credit Institutions (for additional information on the State Register of Credit Institutions, see commentary to the table "Number and Structure of Credit Institutions").

Loans, deposits and other funds — debt (overdue debt included) owed by resident and nonresident legal entities (including the Ministry of Finance, financial authorities and organizations, extrabudgetary funds, all categories of public and private enterprises, credit institutions and individual entrepreneurs) and private individuals and foreign states to credit institutions on loans, deposits and other funds in rubles, foreign currency and precious metals, and investments in acquired claims.

Loans and other funds extended to organizations other than credit institutions denote the debt (overdue debt included), owed by resident nonfinancial and financial organizations (except credit institutions) and individual entrepreneurs to credit institutions on all loans and other funds in rubles, foreign currency and precious metals. This indicator does not include the loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans and other funds to individuals denote the debt, including overdue debt, owed to credit institutions on all kinds of loans and other funds extended to resident and non-resident

individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

Loans, deposits and other funds extended to credit institutions denote the debt, overdue debt included, on loans, deposits and other funds placed with resident and non-resident credit institutions in rubles and foreign currency.

Overdue debt on loans, deposits and other funds extended to organizations/credit institutions/individuals — overdue debt on loans, deposits and other funds placed by resident and non-resident legal entities, individuals and foreign states. Indicator includes overdue debt on operations with precious metals, in rubles and foreign currency. This indicator does not include overdue interest.

Investments in Russian government securities and the Bank of Russia bonds denote credit institutions' investments in debt obligations issued by the Russian Government and the Bank of Russia. These investments are booked for at their balance-sheet value (regardless of any revaluation).

Investments in bills — the value of discounted bills of exchange acquired by credit institutions, including those that have not been paid on time (both protested and unprotested), and interest accrued on them in national and foreign currency.

Investments in equities and shares of resident organizations other than credit institutions — credit institutions' investments in resident organizations' equity securities booked at their fair value through profit or loss, for equity securities available for sale, at their balance-sheet value without revaluations, as well as authorized capital investments in resident enterprises.

Total funds in organizations accounts — aggregate balances of accounts owned by organizations, except deposit accounts, and by individual entrepreneurs in rubles, foreign currency and precious metals. This indicator does not include federal, regional and local government and other budget funds, as well as funds owned by extrabudgetary funds. Nor does it include the funds that have been debited from customer accounts but are yet to be transferred through a credit institution's correspondent account.

Total budget and extrabudgetary funds in accounts denote governments' funds, as well as balance accounts of extrabudgetary funds.

Deposits of individuals accepted by credit institutions — deposits and other funds accepted by credit institutions (including savings certificates), unfulfilled obligations under deposit and other borrowing arrangements, funds in other individual accounts (resident and nonresident funds both in rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individual election funds, transfers from and in Russia, unfulfilled interest obligations, interest accrued on deposits that are credited to separate accounts, and balances of accounts which can not be classified unambiguously.

Credit institutions bonds, bills and acceptances denote the nominal value of securities issued by credit institutions, such as bonds, bills and acceptances.

Equity capital denotes the unencumbered property of credit institutions. Since April 1, 2003, this indicator has been calculated in compliance with the Bank of Russia Regulation No. 215-P, dated February 10, 2003, "On the Methodology of Determining Credit Institution's Own Funds (Capital)".

The sources of data are reports filed by Russian credit institutions under Form No. 0409134 "Own Funds (Capital) Calculation".

Total assets — value of credit institutions' assets. Net value is used for account balances that show funds and assets in transfer.

For details on individual indicators in this Table, see the following Tables: Deposits of Individuals Accepted by Credit Institutions; Funds of Organizations Accepted by Credit Institutions; Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Investment Portfolio of Credit Institutions and Derivatives. The data could be supplemented with monthly balance sheets of credit institutions disclosed on the Bank of

Russia's website (For more information, see the Bank of Russia's website, section Banking Statistics).

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7
Distribution of the Credit Institutions by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to the Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which the decision on insolvency prevention was taken in September 2008, before the Federal Law No. 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the

Russian Federation in the period up to December 31, 2014" came into affect are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent).

Capital adequacy ratio of credit institutions (N1) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the Bank of Russia Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with amendments).

Subsection 4.2 Borrowings

Table 4.2.1
Deposits of Individuals Accepted by Credit Institutions
Table 4.2.2
Funds of Organizations Accepted by Credit Institutions

General Provisions

The tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In Table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in the accounts of individual entrepreneurs.

The data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). Tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3

Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

Table 4.2.4

Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

Table 4.2.5

Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

General Provisions

The tables display average weighted deposit interest rates in rubles and foreign currency offered by credit institutions to individuals, nonfinancial organizations and credit institutions. The data are broken down by maturity and cover new business within the reporting month.

Data source: Form 0409129 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly Bulletin of Banking Statistics, data on average weighted rates for individual short-term deposits in the domestic currency are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on individual deposits, nonfinancial organizations' deposits and credit institutions' deposits are average weighted annualized interest rates on individual, nonfinancial organizations' and credit institutions' deposits that were accepted by operating credit institutions in the reporting month. The data are provided with a breakdown by the following maturities: up to 30 days (including demand deposits), from 31 to 90 days, from 91 to 180 days, from 181 days to 1 year, all maturities up to 1 year and all maturities over 1 year. Interest rates on individual deposits with maturities of up to 30 days, excluding demand deposits, and interest rates on de-

posits with maturities up to 1 year, excluding demand deposits, are also published.

Average weighted deposit rates are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted deposit rate;

P — nominal annual deposit rate;

V — amount of a deposit.

Table 4.2.6

Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for a specific period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Derivatives at fair value being a liability¹.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and

¹ According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 "On the Procedure for Derivatives Accounting".

gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles/foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles/foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills.

Subsection 4.3 Lending

Table 4.3.1 Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations, individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals Table 4.3.3

Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals Table 4.3.4

Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on loans to individuals/nonfinancial organizations and average weighted interest rates on interbank loans, by maturity — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, in the reporting month. The data are provided with a breakdown by loan maturity: up to 30 days, 31—90 days, 91—180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

Table 4.3.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Insti-

tutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation”.

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.6
Housing Loans Extended by Credit Institutions to Individuals
Table 4.3.7
Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired
Table 4.3.8
Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

General Provisions

The tables “Housing Loans Extended by Credit Institutions to Individuals”, “Mortgage Loans Extended by Credit Institutions to Individual and Rights of Claim under Mortgage Loans Acquired” and “Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market” show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- a) loans extended for the purchase and development of land for housing construction;
- b) loans extended to finance construction;
- c) loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, data on 2008—2009 — form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in *Bulletin of Banking Statistics* this information is available on the Bank of Russia’s website in the section “Statistics”.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the

year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.9
Investment Portfolio of Credit Institutions and Derivatives

General Provisions

This table shows values of credit institutions’ investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

Individual Indicators Highlights

Investments in debt obligations are credit institutions’ investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and not to qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer’s country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities ‘booked at fair value through profit or loss’ and securities ‘available for sale,’ whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to peculiarities of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on REPOs basis, whose continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.10
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Table 4.3.11
Average Weighted Interest rates (Yield)
on Operations of the Credit Institutions
with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Individual Indicators Highlights

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on issued bills;

P — bill's annualized yield;

V — value of the placed on the primary market bill.

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia

and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the 1st day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

Table 5.6
Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

General Provisions

The table presents the information on number and value of payments of customers other than credit institutions effected

through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budget; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

Electronic payments are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.7
Payments of Participants (Users) Effected by the Payment System of the Bank of Russia by each settlement system

General Provisions

The information on volume and value cashless payments effected through settlements systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

Settlement system using letter of advice provides carrying out of paper-based settlements both intraregional and interregional level.

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 Institutional Characteristics

**Table 6.1.1
Number of Credit Institutions
and Their Branches**

General Provisions

The table "Number of Credit Institutions and Their Branches" presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — a legal entity authorized by a special the Bank of Russia permission (license) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Branches of operating credit institutions — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia license.

**Table 6.1.2
Number of the Internal Divisions
of Credit Institutions (Branches)**

General Provisions

The table "Number of the Internal Divisions of Credit Institutions (Branches)" provides data on the internal structure of the registered credit institutions in the Russian Federation.

Individual Indicators Highlights

Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the regulations of the Bank of Russia.

**Table 6.1.3
Number of Credit Institutions
with Nonresidents Equity**

General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" presents data on nonresident stake holdings in the authorized capital of credit institutions operating in Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Federal Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity in the authorized capital is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, the banks with the General license were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 6.1.4
Credit Institutions
Grouped by Registered Authorized Capital**

General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

Individual Indicators Highlights

The registered authorized capital of credit institutions — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

**Table 6.1.5
Concentration of Assets of Credit Institutions**

General Provisions

The table "Concentration of Assets of Credit Institutions" shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of

¹ Article 5 of the Russian Federation Constitution establishes, that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

total assets of credit institutions registered in the given federal district.

Table 6.1.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from August 10 to September 10, 2013
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.1.7
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

The total profit (+)/loss(-) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under

review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (-) of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.1.8
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

Table 6.1.9
Number of Credit Institutions under the General
Agreement with the Bank of Russia on Deposit
Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts
Credited by the Bank of Russia (CA)

General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System", No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement" and No. 128-T, dated September 11, 2012 "On the Conclusion of AD, additional agreement to AD";
- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia

Loans against assets or guarantees” (with amendments) and/or General credit agreements for extending by the Bank of Russia loans against gold under the Bank of Russia Regulation No. 362-P, dated November 30, 2010, “On the Procedure for Extending by the Bank of Russia Loans against Gold” and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities” (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, “On the Conclusion of Agreements on the Extension of the Bank of Russia Loans”; — the number of credit institutions’ correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

*The total on the **Russian Federation*** includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

*The total on the **federal district*** includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

Number of credit institutions that have concluded General credit agreements with the Bank of Russia

*The total on the **Russian Federation*** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

*The total on the **federal district*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

*The total on the **Russian Federation*** includes total credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

*The total on the **federal district*** includes the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

*The total on the **constituent entities*** — the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

Subsection 6.2 Foreign Cash Operations

Table 6.2.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table “Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)” contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.2.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table “Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)” contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.3 Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

General Provisions

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents in rubles and foreign currency.

Deposits of legal entities are ruble and foreign currency-denominated funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Individual deposits are ruble and foreign currency-denominated funds residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds to pay cash to receivers of budget funds.

Regional and local budget funds are balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds in the accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Table 6.3.3

Deposit and Savings Certificates and Bonds

General Provisions

The table "Deposit and Savings Certificates and Bonds" shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions' funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation (including the branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of security holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.4

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including

¹ Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" (as revised on May 17, 2007).

branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into account actual place of registration of bill holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

Subsection 6.4 Funds Allocations

Table 6.4.1 Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.2 Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.3 Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.4 Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

General Provisions

These tables contain aggregate data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity or individual entrepreneur is determined by its core activity.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

This table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with break down by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6 Loans Extended by Credit Institutions to Individuals, Outstanding Debt

Table 6.4.7 Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals

Table 6.4.8 Selected Indicators on Foreign Currency- Denominated Loans Extended by Credit Institutions to Individuals

General Provisions

The tables show data on consumer loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of

information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in the *Bulletin of Banking Statistics*, this information is also available on the Bank of Russia's website in the section “Statistics”.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;
T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

Table 6.4.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

The table “Structure of Investment Portfolio of Credit Institutions” contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation (including branches whose head office is registered in another constituent entity of the Russian Federation) and don't take into account actual place of registration of issuer. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Investments in debt obligations, total — credit institutions' investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident

organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer's country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution's portfolio include:

debt obligations of the Russian government — all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia — debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments — debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions — debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents — debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer's country. In particular, they include:

debt obligations of foreign countries — debt obligations issued by foreign states;

nonresident banks' debt obligations — debt obligations issued by non-resident banks;

other non-residents' debt obligations — debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition — securities that were backed to repurchase agreements and continue to be recognized;

overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 6.4.10
Discounted Bills

General Provisions

The table “Discounted Bills” contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local gov-

ernments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of drawer of a bill. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble and foreign currency-denominated discounted bills, total is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by regional and local governments;
- bills issued and guaranteed by resident credit organizations; other resident bills;
- nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.